

# Ingoldisthorpe

Housing Needs Assessment (HNA)

January 2025

## Quality information

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Revision	Date	Authorized	Position
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2. Internal Review	02/12/24	Paul Avery	Principal Housing Consultant
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## List of acronyms used in the text:

BCKLWN	Borough Council of King's Lynn & West Norfolk
DMS	Discounted Market Sale
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MHCLG	Ministry of Housing, Communities, and Local Government
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

# 1. Executive Summary

- 1.1.1. Ingoldisthorpe is a Neighbourhood Area (NA) located in the borough of King's Lynn and West Norfolk. The NA boundary covers the areas administered by Ingoldisthorpe Parish Council.
- 1.1.2. Parish-level Census data is available for limited datasets in the 2021 Census, and aligns with the exact geography of the NA. It is not possible to use this data throughout the report as not all of the required datasets are available, the data is not comparable to 2011, and the relevant datasets are not all available in suitable detail. A mix of geographies cannot be used, this means that the Census data in this report relates to a larger area than the NA (see Appendix A). However, headline data for the population and number of households is possible, with the 2021 Census data for the exact NA showing a population of 781, with 367 households.
- 1.1.3. There has been some development in Ingoldisthorpe in recent years. Borough Council of King's Lynn & West Norfolk (BCKLWN) has provided data showing that 26 new homes have been built since 2021. As of April 2024, outstanding commitments (dwellings on sites with planning permission) total 6 homes.
- 1.1.4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Ingoldisthorpe Parish Council at the outset of the research.
- 1.1.5. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.
- 1.1.6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF)<sup>1</sup> and practice guidance (both published in December 2024).<sup>2</sup>

## 1.2. Conclusions – Affordability and Affordable Housing

### Current tenure profile

- 1.2.1. Ingoldisthorpe has a significantly higher proportion of households that are owned (83.0%) compared to King's Lynn and West Norfolk (67.0%) and the national average for England (61.3%). Social rented housing is very scarce (1.3%) compared to King's Lynn and West Norfolk (13.6%) and England (17.1%). – although Ingoldisthorpe has a modest private rented sector (15.8% of homes). The latter has grown by 14.8% over the past decade, whilst all other tenures have declined. Shared ownership is non-existing in Ingoldisthorpe (according to 2021 Census), compared to the very small levels across King's Lynn and West Norfolk (0.5%) and England (1.0%). However, the

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<sup>1</sup> [National Planning Policy Framework](#) published in December 2024

<sup>2</sup> [Housing and economic needs assessment - GOV.UK](#) published in December 2024

BCKWLN Housing Team have indicated that there are two shared ownership properties in the NA at the time of writing.

### **Affordability**

- 1.2.2. House prices in Ingoldisthorpe have generally risen, peaking in 2022 before declining in 2023, with all price tiers showing this trend. Prices in Ingoldisthorpe are higher than in King's Lynn and West Norfolk, with a 2022 mean of £382,750 compared to £326,840 for the borough. The lower quartile, which is typically taken as a good representation of 'entry-level' housing consistently trails below the median and mean.
- 1.2.3. Detached houses consistently held the highest median price, showing a marked increase, especially from 2021 onwards, reaching £515,000 in 2023 (across four transactions). Semi-detached houses saw a more steady rise, from £194,750 in 2014 ending at £237,500 in 2023. Terraced houses generally followed an upward trend, despite no transactions recorded in 2020 and 2022, with prices reaching £200,000 in 2023. There were only three transactions recorded for flats, across 2014 and 2023.
- 1.2.4. AECOM has estimated the annual income required to afford various tenures of housing in Ingoldisthorpe – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £36,900 in 2020 and the lower quartile household income for King's Lynn & West Norfolk was £17,811 in 2023.
- 1.2.5. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income nearly double the current average. Private renting is generally only affordable to average earners at entry-level rates. Higher incomes would be required to access average market rents. A broader challenge in relation to private renting is that, though potentially cheaper, too few properties are regularly available locally to make this a reliable option for lower income households.
- 1.2.6. Subsidised routes to home ownership like First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. In Ingoldisthorpe there is a relatively large gap between the income needed to afford to rent (£36,760) and to buy (£57,857), who may benefit from these products.
- 1.2.7. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. Only the 50% discount level seems reasonably affordable for average-earning households, while it is just barely within reach for lower-earning households. Shared ownership appears to be more affordable than First Homes, with the 10% and 25% equity share both extending affordability to average households and dual income earners.
- 1.2.8. The affordable rented sector performs a vital function in Ingoldisthorpe as the only option for a large segment of those in the most acute need. The continued loss of social rented housing and lack of new replacement properties poses a potentially significant challenge for lower-income people wishing to remain in the parish.

## **The need for Affordable Housing**

- 1.2.9. The King's Lynn & West Norfolk LHNA (2020) estimates a borough-wide need for 202 affordable homes annually, with 16.7% for Affordable Rented and 9.5% for affordable homeownership. Pro-rating this for Ingoldisthorpe suggests a need for 17 affordable homes (1.10 annually) over plan period, with a split of 64% rented and 36% ownership. However, pro-rating Borough level estimates of affordable housing need to rural areas presents problems in practice. Rural areas like Ingoldisthorpe may face unique challenges in identifying housing needs, as the lack of social housing and migration to urban areas often reduces local demand for Affordable Rented homes.
- 1.2.10. Estimates detailed in Appendix D suggest Ingoldisthorpe will need 0.24 Affordable Rented homes annually (4 total by 2040), primarily for households in unsuitable housing unable to afford market rents. It also projects demand for 2.29 affordable homeownership homes per year (35 total by 2040), largely from households currently renting but preferring to buy. These homeownership needs, while included in national definitions, are less urgent than Affordable Rented needs, as they often represent adequately housed individuals. It is also important to emphasise that most of the housing products falling within this category are unlikely to be affordable to average earners, even at maximum discounts and reduced equity shares.
- 1.2.11. The NA's future supply of Affordable Housing depends on the delivery of mainstream housing sites larger than the threshold at which Affordable Housing requirements apply. Given the NA's uncertain housing delivery expectation, it is possible that the future delivery of Affordable Housing will be limited. This could be addressed through the allocation of mainstream or affordable exception sites should this align with the wishes of the community. This may, instead, be a point of context to consider if the Neighbourhood Plan is to influence the tenure mix within Affordable Housing (see below).

### **Affordable Housing policy**

- 1.2.12. King's Lynn & West Norfolk's adopted policy on this subject (policy CS09) requires 20% of all new housing on sites beyond the built up area of King's Lynn to be affordable. The emerging Local Plan (policy LP28) maintains this approach.
- 1.2.13. AECOM recommends that the tenure mix of Affordable Housing secured in future years gives priority to affordable rented provision over affordable home ownership options, in line with the emerging Local Plan. Affordable rented housing would provide affordable options for people with no other options and counteract the recent loss of social housing. The delivery of affordable home ownership would help to meet modest potential demand in a context where home ownership through the open market is fairly unaffordable, though subsidised products may still primarily serve higher than average earners.

As such, both affordable rent and affordable home ownership should feature in the Affordable Housing tenure mix. AECOM's interpretation of the evidence suggests that a mix of 70% renting to 30% ownership is appropriate.

## 1.3. Conclusions – Type and Size

### The current housing mix

- 1.3.1. The current dwelling mix in Ingoldisthorpe is heavily skewed towards detached housing (55.2%), compared to King's Lynn and West Norfolk (44.3%) and the national average (22.9%). Semi-detached homes make up 33.4% of Ingoldisthorpe's housing, aligning with local and national trends. Flats constitute just 1.0% of dwellings, compared to 9.3% in King's Lynn and West Norfolk and 22.2% nationally. Terraced housing, at 10.4%, is also underrepresented compared to the national average (23.0%) but closer to the local average (14.3%). Though not unusual for rural areas, the relative absence of terraces and flats, which tend to be the most affordable options, may be constraining its ability to attract and retain younger family households.
- 1.3.2. Ingoldisthorpe has fewer one-bedroom homes (1.8%) compared to local (7.7%) and national averages (11.6%) but a higher proportion of medium to large homes. Larger homes (4+ bedrooms) have increased over the past decade (22.0% in 2021 vs. 16.9% in 2011), while smaller two- and three-bedroom homes have declined. This shift may be limiting affordability and choice, impacting first-time buyers, downsizers, and lower-income families.

### Population characteristics

- 1.3.3. Ingoldisthorpe's population is aging, with significant growth in the 65-84 (+29.3%) and 85+ (+25%) age groups between 2011 and 2021, making 65-84 the largest segment (37.7%). Younger age groups (0-14, 25-44, and 45-64) have declined, with the 25-44 group showing the steepest drop (-21.1%). Compared to King's Lynn and West Norfolk and England, Ingoldisthorpe has a higher proportion of older residents and a smaller proportion of younger and working-age groups, highlighting a demographic shift toward an older population.
- 1.3.4. This data suggests that the NA is struggling to retain younger family households. This evidence would appear to support the potential for any future development to specifically attract and retain these groups if that is the community's wish, alongside an imperative to accommodate the growing population of older people – who may be seeking to downsize or experiencing changing mobility and support needs.
- 1.3.5. Applying ONS household projections for King's Lynn & West Norfolk to the Ingoldisthorpe population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 51% to become by far the largest cohort. By 2040, 56.3% of households in Ingoldisthorpe will be headed by those aged 65 and over, up from 44.7% in 2011, while younger and middle-aged household categories are projected to decline. The 55 to 64 age group will remain relatively stable with a slight increase. This aging trend will likely impact housing needs and demand for services tailored to older residents.
- 1.3.6. Ingoldisthorpe has more families and couples, and fewer individuals living alone, compared to local and national averages, with fewer families having dependent children, reflecting an older population. Non-dependent children in households grew



by 24.2% from 2011 to 2021, possibly indicating housing affordability challenges, though this growth is lower than the borough's 71.1% but higher than England's 3.5%.

- 1.3.7. As of the 2021 Census, around 87% of households in the NA had at least one more bedroom than they would be expected to need, and 48% had at least two extra bedrooms. Under-occupancy was most common among two distinct groups: older households and those without children. While not uncommon in rural areas, this might suggest that Ingoldisthorpe's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties. Overcrowding is rare but concentrated among families with children, which may indicate unmet housing needs for this demographic. (Note that this data relates purely to the number of distinct rooms and therefore misses variation in the actual size of those rooms, which can make a big difference.)

### **Future population and size needs**

- 1.3.8. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that future housing delivery offers a range of dwelling sizes but focuses particularly on one and four + bedroom homes.
- 1.3.9. The model recommends a particularly high proportion of one-bedroom dwellings because they are so underrepresented in the current stock. However, the present lack of one-bedroom homes (and the consequently strong recommendation for this category) may be the case for good reasons, such as the existing patterns of housing density that reflect the rural character of the parish. It may therefore be considered inappropriate to focus as heavily on this presently unusual category as the HNA model suggests.
- 1.3.10. The model recommends two-bedroom and three-bedroom homes represent 17.3% and 17.2% of new builds, respectively. However, the Ingoldisthorpe Neighbourhood Plan Survey (April 2024) indicates a strong preference for building more two-bed and three-bed homes. Opinions on one- and four-bedroom homes are mixed, with slightly more respondents opposing four-bedroom homes than one-bedroom ones.
- 1.3.11. If large numbers of flats are not considered a welcome proposition in the parish, the model's suggested proportions of one- and two- bedroom homes could be blended into a combined one-two- bedroom category, allowing for greater flexibility.
- 1.3.12. The results of this model can also be sense checked against the LHNA 2020, which recommends over 30% of new market housing across King's Lynn & West Norfolk should comprise four+ bedrooms. However, affordability is a serious and worsening challenge in the NA. Continuing to provide smaller homes with fewer bedrooms could help to address this situation

1.3.13. One potential option, based on AECOM's professional judgement of the model results alongside such additional evidence, would be the following mix:

- 55% 1-2 bedroom homes;
- 25% 3 bedroom homes; and
- 20% 4+ bedroom homes.

1.3.14. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## **1.4. Conclusions – Specialist Housing for Older People**

### **Characteristics of the current older population**

1.4.1. There are currently around 175 individuals aged 75 or over in Ingoldisthorpe, representing 20.7% of the population. There are no units of specialist accommodation in the NA at present, according to the Elderly Accommodation Counsel search tool.

1.4.2. A clear majority (80.1%) of King's Lynn & West Norfolk households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are owner occupiers. The remainder predominantly rent from a social landlord. This is important to note because currently homeowners will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy.

### **Projected demographic change and need for specialist housing**

1.4.3. The 75+ population of the NA is projected to increase to 253 people over the Plan period, to become 28.6% of the population in 2040. As established in the previous chapter, Ingoldisthorpe has an older population than the wider Borough and is likely to age faster in the coming years unless recent and new development is able to attract a replacement population of younger families or other demographic shifts take place.

1.4.4. The projected growth in the existing older population (78), which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected household growth to 2040 among those aged 75+ in Ingoldisthorpe is 55.

1.4.5. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.

1.4.6. These two methods of estimating the future need in Ingoldisthorpe produce a range of 14 to 19 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of

the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.

- 1.4.7. However, given the limited scale of future housing development planned for the NA overall (beyond existing commitments), it is unlikely to be possible or appropriate to deliver this level of new specialist accommodation. The 2024 neighbourhood survey indicated mixed levels of interest in more sheltered housing, with general support for more disabled friendly homes.
- 1.4.8. This HNA also estimates potential demand for a further 8 care or nursing beds, however, it's likely this need will have to meet by facilities outside the NA.
- 1.4.9. Currently, specialist older people's housing in the vicinity of Ingoldisthorpe is concentrated in King's Lynn and at a smaller scale in some of its surrounding parishes. This may be a sustainable situation going forward, although this leaves limited options for people who do not want to leave their immediate surroundings and social networks when their housing needs change in old age.

### **Accessibility and adaptability**

- 1.4.10. Given the limited volume of additional specialist supply currently planned or anticipated during the Plan period, an important alternative solution may be to promote elevated standards of accessibility and adaptability for mainstream housing. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue.
- 1.4.11. The emerging Local Plan review provides explicit encouragement specialist housing schemes in Policy LP29, but also sets out requirements for elevated building regulations standards of accessibility in Policy LP30. This states that 40% of new homes should meet M4(2) standards, 5% of new Affordable Housing should meet M4(3) standards, and that M4(3) standards should also be encouraged where practicable in mainstream (i.e. not formally affordable) housing.

## **1.5. Conclusions – Second Homes**

- 1.5.1. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of housing overall.
- 1.5.2. Census 2021 figures suggest that the rate of second home / holiday let ownership in Ingoldisthorpe is around 8.4%, up from 6.6% in 2011. The Ingoldisthorpe Neighbourhood Plan Evidence Base Paper (January 2024) suggests around 9.5% of domestic properties within Ingoldisthorpe were either second homes, holiday homes or empty properties. The precise percentage of second homes or holiday lets is likely to vary depending on the data sources used. However, these recent estimates for Ingoldisthorpe are below the Borough average of 10% and higher than the national average of 6%.

- 1.5.3. Research into addresses registered for business rates suggest that there are 7 commercial holiday lets in the NA. This equates to 19.4% of the unoccupied dwellings at the time of the 2021 Census. This suggests that a majority of unoccupied dwellings in Ingoldisthorpe are second homes for personal use, rather than holiday lets run as a business. In practice this percentage figure is likely to be higher – i.e. if holiday lets rented for fewer days or not properly registered for business rates were to be included.
- 1.5.4. There is evidence of poor and worsening affordability in Ingoldisthorpe. The demand for second homes is likely to have had an adverse effect on affordability for local people. There is a clear difference in the potential income between the private rented sector and holiday lets identified in the NA. The calculated average monthly cost of a holiday let in Ingoldisthorpe is £5,152 compared to the average monthly cost of a private rented dwelling of £1,108. This highlights a clear incentive for property owners to rent their properties as holiday lets as opposed to in the private rented sector.
- 1.5.5. AECOM suggest there may be cause to apply a Principal Residence Policy or similar in the NA. As this policy is developed, if new data becomes available (e.g. additional data sources quantifying levels of second home ownership), the group may wish to refine the policy to adapt to any changes in the scale of the market.

## **2. Context**

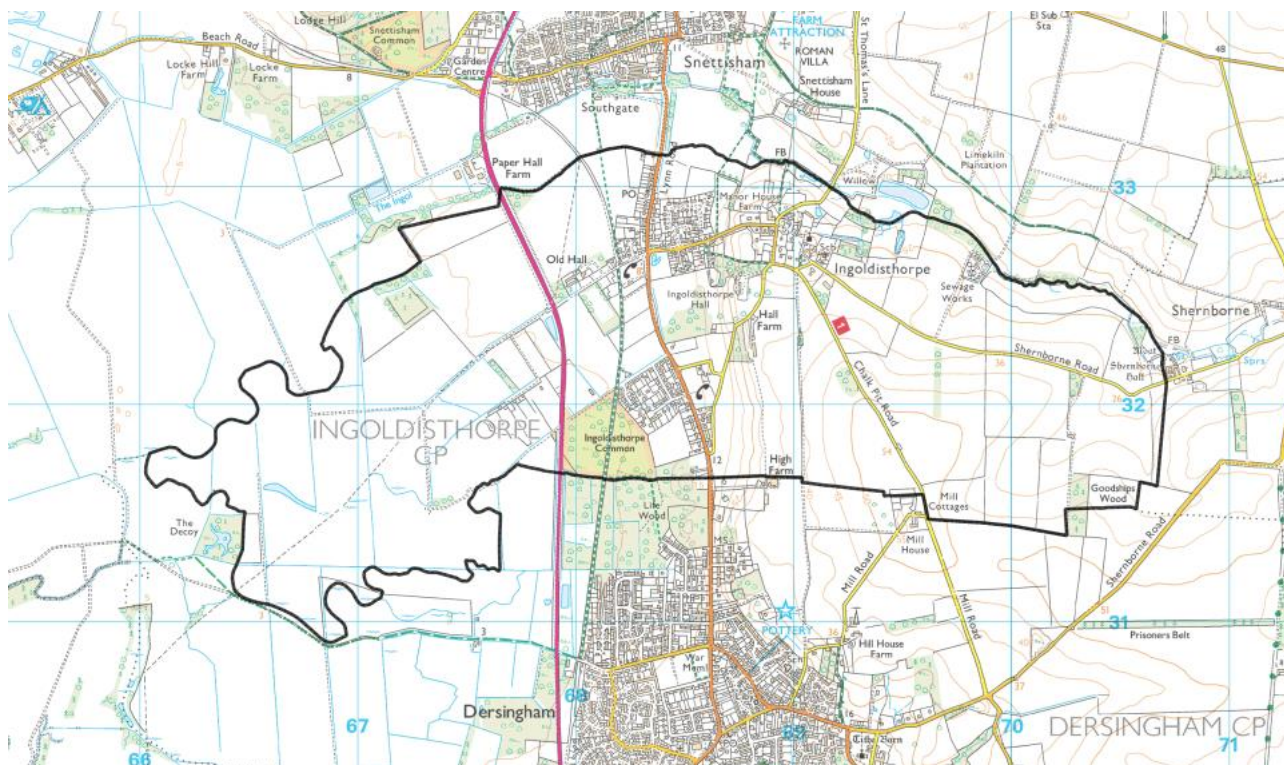
### **2.1. Local context**

- 2.1.1. Ingoldisthorpe is a Neighbourhood Area (NA) located in the borough of King's Lynn and West Norfolk in the East of England. The NA boundary comprises the Civil Parish of Ingoldisthorpe and was designated on 5<sup>th</sup> February 2020.
- 2.1.2. The Neighbourhood Plan is envisaged to start in 2025 and extend to 2040, therefore covering a period of 15 years. The evidence supplied in this report will look forward to the Plan end date of 2040, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.
- 2.1.3. The NA is centered around Ingoldisthorpe village, located approximately 13km to the north of King's Lynn. The A149, which runs to the west of Ingoldisthorpe and links the village to other nearby settlements such as Snettisham to the north and Dersingham to the south. The parish is also close to the popular coastal towns of Hunstanton, about 8km to the north, and Heacham, about 3km to the north. Ingoldisthorpe is well-positioned to both the Norfolk coastline and the rural hinterlands by road. Public transport links, while more limited, include bus services connecting it to nearby towns and villages.

### **2.2. The NA boundary and key statistics**

- 2.2.1. A map of the Neighborhood Plan area appears below in Figure 2-1. For Census purposes, the whole of England is divided into statistical units called Output Areas (OAs). It is not possible to exactly recreate the Neighbourhood Plan area using OAs in either 2011 or 2021 Census.
- 2.2.2. Parish-level data for the 2011 Census is available, however, the boundary for 'Ingoldisthorpe Parish' (GSS code: E04006326) on the NOMIS website does not match the NA boundary. In contrast, while limited data exists for the 2021 Census, the Ingoldisthorpe boundary aligns with the NA boundary. As detailed in Appendix A, a proxy area has been used for Census data throughout this report, unless otherwise stated.

**Figure 2-1: Map of the Ingoldisthorpe Neighbourhood Area**



Source: Borough Council of King's Lynn & West Norfolk<sup>3</sup>

2.2.3. At the time of the 2011 Census, Ingoldisthorpe was home to 849 residents, formed into 396 households, across 424 dwellings. The 2021 Census indicates population decline of around 5 individuals (or 0.6%) since 2011, recording a total of 844 residents and 393 households, across 428 dwellings. Residential completions data provided by Borough Council of King’s Lynn & West Norfolk (BCKLWN) shows that 26 new homes have been built since 2021, with a further 6 commitments as of 1 April 2024.

## 2.3. The housing market area context

2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Ingoldisthorpe NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.

2.3.2. In the case of Ingoldisthorpe, the NA sits within King’s Lynn & West Norfolk which can be considered a self-contained housing market area (HMA).<sup>4</sup> There are relationships with neighbouring areas to the west and east – Breckland and Fenland, however King’s Lynn & West Norfolk records a high level of self-containment. When households who live in this authority area move home, the vast majority move within the borough.

<sup>3</sup> Available at [https://www.west-norfolk.gov.uk/downloads/file/5985/ingoldisthorpe\\_-\\_neighbourhood\\_map](https://www.west-norfolk.gov.uk/downloads/file/5985/ingoldisthorpe_-_neighbourhood_map) (Accessed October 2024)

<sup>4</sup> As noted in King’s Lynn & West Norfolk Housing Needs Assessment – March 2020. Available at: [https://www.west-norfolk.gov.uk/downloads/file/6252/2020\\_housing\\_needs\\_assessment](https://www.west-norfolk.gov.uk/downloads/file/6252/2020_housing_needs_assessment) [Accessed: October 2024]

- 2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Ingoldisthorpe, are closely linked to other areas. In the case of Ingoldisthorpe, changes in need or demand in settlements nearby are likely to impact on the neighbourhood.
- 2.3.4. In summary, Ingoldisthorpe functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (BCKLWN), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## 2.4. Planning policy context

- 2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>5</sup> In the case of BCKLWN, the relevant adopted Local Plan consists of:
- King's Lynn & West Norfolk Borough Council Local Development Framework - Core Strategy (CS)- Adopted July 2011
  - King's Lynn and West Norfolk Local Plan - Site Allocations & Development Management Policies (SADMP) – Adopted September 2016
- 2.4.2. The Core Strategy guides development and the use of land up to 2026, setting out the long-term plans for the borough. It contains a number of borough wide policies, and it provides the strategic direction of growth. The SADMP complements the Core Strategy, setting out land allocations and development management policies. The SADMP provides development boundaries for settlements and provides housing allocations across the borough.
- 2.4.3. King's Lynn & West Norfolk are preparing a review of the Local Plan. The draft Local Plan was submitted to the Secretary of State for independent examination on 29<sup>th</sup> March 2022. This has been followed by a change to the proposed Plan period (from 2016-2036 to 2021-2040). The Plan period has been extended to comply with Paragraph 22 of the National Planning Policy Framework (NPPF), to ensure a minimum 15-year Plan period from the anticipated date for adoption.
- 2.4.4. The final round of Local Plan examination hearings took place in September 2024, with adoption expected in February 2025. This new Local Plan 2021-2040 will comprise a single document which will guide future development in the borough up to 2040, superseding the current CS and SADMP.
- 2.4.5. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the emerging Local Plan:

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<sup>5</sup> A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

- Emerging Local Plan Policy (2021 -2040) identifies an overall housing target of 10,526 homes for the borough, or 554 homes per year;
- Ingoldisthorpe is designated as a Rural Village in Tier 5 of the Settlement Hierarchy, which will be a lesser focus for development than the higher Tiers. In total, Rural Villages are earmarked for 5% of all housing growth across the borough;
- Emerging Policy LP28 states that 20% of all new dwellings are expected to be delivered as Affordable Housing on sites larger than 5 homes (or 0.16h ha). The suggested tenure mix within Affordable Housing is 70% affordable rent to 30% affordable home ownership (25% First Homes and 5% Shared Ownership);
- Emerging Policy LP30 sets out an expectation that 40% of new homes will be built to Category M4(2) accessibility standards.

## 2.5. Quantity of housing to provide

- 2.5.1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
- 2.5.2. The emerging Local Plan Main Modifications Part 1<sup>6</sup> document (MM5 - Spatial Strategy and Settlement Hierarchy) states that Ingoldisthorpe is expected to contribute 32 dwellings towards the total figure for Rural Villages (636 dwellings). However, these 32 dwellings will be fulfilled by completions and commitments as of April 2024. As such there is no need for allocations within Ingoldisthorpe to meet the borough's Local Housing Need (LHN). However, the emerging Local Plan recognises that Neighbourhood Plan groups should have the opportunity to address local housing needs, as long as alignment with the broader strategy of the Local Plan is broadly maintained. 'MM7 - Neighbourhood Plans' states: "*Where Neighbourhood Plans seek to plan for housing growth, they will be expected to plan for the minimum housing requirements*". Ingoldisthorpe has a minimum net housing requirement of 2 dwellings.
- 2.5.3. The question of how many houses to plan for is outside the scope of this Housing Needs Assessment, as discussed and agreed with the Parish Council. The issue of quantity has been excluded from the Research Questions (see Chapter 3). Therefore, discussion has not been provided in this assessment on the overall quantity of homes to be delivered and conclusions drawn on what tenure and type or size of dwelling required can be used as a basis for housing policy in the Neighbourhood Plan, which any planning application would be required to conform with.

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<sup>6</sup> Local Plan review (2021-2040) Main Modifications Part 1 is available at: [https://www.west-norfolk.gov.uk/info/20079/planning\\_policy\\_and\\_local\\_plan/951/local\\_plan\\_review\\_2021-2040\\_examination](https://www.west-norfolk.gov.uk/info/20079/planning_policy_and_local_plan/951/local_plan_review_2021-2040_examination) [Accessed October 2024]



## 3. Objectives and approach

### 3.1. Objectives

3.1.1. This HNA is structured according to a number of themes or topics that were agreed at the outset of the research with the Ingoldisthorpe Parish Council. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

#### **Affordability and Affordable Housing**

3.1.2. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

3.1.3. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

3.1.4. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must be in general conformity with these strategic policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

#### **Type and Size**

3.1.5. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.

3.1.6. The focus of this chapter is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:

- To establish what **mix** of housing exists in the NA at present;
- To describe relevant characteristics of the local **population**; and
- To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.

3.1.7. In addition to the direction of travel revealed by statistics, a variety of reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. The evidence in this section provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site specific circumstances.

## Specialist Housing for Older People

3.1.8. It may be appropriate for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older persons.

3.1.9. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

3.1.10. This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services. These issues will be drawn out.

## Second Homes

3.1.11. This chapter considers the potential scale of second homes ownership, including commercial holiday lets, in the NA. The approach is as follows:

- To estimate the **current level** of second home ownership (including commercial holiday lets);
- To estimate the **financial incentive** for home owners to use their properties for commercial holiday lets as opposed to long term private rentals; and
- To discuss the potential **policy options** relating to second homes in the NA.

## 3.2. Approach

3.2.1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:

- ONS population and household projections for future years;

- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove;
- Local Authority housing waiting list data;
- Ingoldisthorpe Neighbourhood Plan Survey Analysis Report (April 2024);
- Ingoldisthorpe Neighbourhood Plan Evidence Base Paper (January 2024) and
- The King's Lynn & West Norfolk HNA (Published March 2020).

3.2.2. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2024, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

## 4. Affordability and Affordable Housing

### 4.1. Introduction

4.1.1. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

4.1.2. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

4.1.3. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

4.1.4. This HNA has been undertaken in line with the current National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) (published 2024).

### 4.2. Definitions

4.2.1. This section uses a range of technical terms which are useful to define at the outset:

- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
- **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
- The definition of **Affordable Housing** is set out in the NPPF 2024 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
- A range of affordable home ownership products are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. This includes discounted market sales housing and other affordable routes to home ownership (shared ownership, rent to buy etc) which are defined in Annex 2. First Homes are also part of the range of affordable home ownership products,

but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.<sup>7</sup>

### 4.3. Current tenure profile

- 4.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 4.3.2. Table 4-1 presents data on tenure in Ingoldisthorpe compared with King’s Lynn and West Norfolk and England from the 2021 Census.
- 4.3.3. Ingoldisthorpe has a significantly higher proportion of households that are owned (83.0%) compared to King’s Lynn and West Norfolk (67.0%) and the national average for England (61.3%). Private renting is a less prominent tenure type in Ingoldisthorpe (15.8%) than in the broader borough (18.9%) and national (20.6%) context. Ingoldisthorpe has a very low percentage of social rented housing (1.3%) compared to King’s Lynn and West Norfolk (13.6%) and England (17.1%). No households in Ingoldisthorpe report shared ownership (0.0%), whereas King’s Lynn and West Norfolk (0.5%) and England (1.0%) have small but present levels of shared ownership. The BCKWLN Housing Team have indicated that there are two shared ownership properties in the NA at the time of writing.

**Table 4-1 Tenure (households) in Ingoldisthorpe, 2021**

Tenure	Ingoldisthorpe	King’s Lynn and West Norfolk	England
Owned	83.0%	67.0%	61.3%
Shared ownership	0.0%	0.5%	1.0%
Social rented	1.3%	13.6%	17.1%
Private rented	15.8%	18.9%	20.6%

Sources: Census 2021, AECOM Calculations

- 4.3.4. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). Overall, homeownership remains dominant (despite a slight decline), whilst private renting increased. Shared ownership entirely disappeared, dropping from 1 household in 2011 to 0 in 2021. Social rented also declined from 7 to 5 households, which may indicate sales of existing social housing under schemes like Right to Buy.

<sup>7</sup> The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

**Table 4-2 Tenure change (households) in Ingoldisthorpe, 2011-2021**

Tenure	2011	2021	% Change
Owned	334	326	-2.4%
Shared ownership	1	0	-100.0%
Social rented	7	5	-28.6%
Private rented	54	62	14.8%

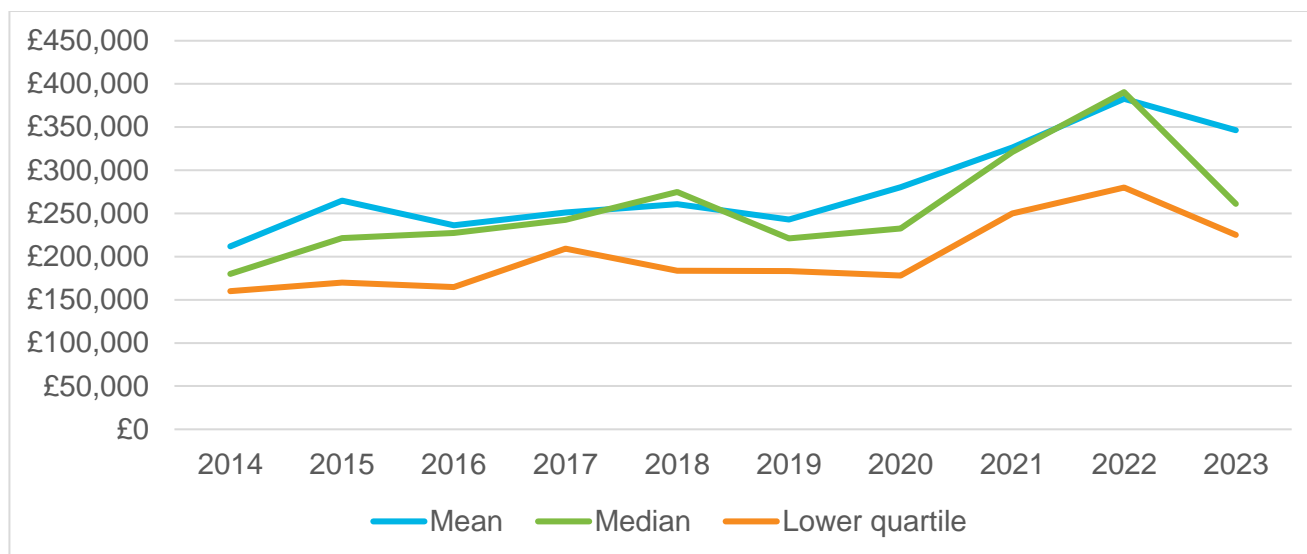
Sources: Census 2021 and 2011, AECOM Calculations

## 4.4. Affordability

### House prices

- 4.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.4.2. Figure 2-1 looks at the average and lower quartile house prices in Ingoldisthorpe based on sales price data published by the Land Registry. It shows that there has been an overall increase in house prices, despite year-on-year fluctuations. The mean (which captures the average of all house prices, both high and low) and median (which is the middle number when the data is sorted from smallest to largest) are closely aligned, with both peaking in 2022. The lower quartile price, which represents the bottom 25% value of all properties sold, consistently trails below the median and mean. Notably, a decline in all pricing tiers is observed from 2022 to 2023, possibly indicating a cooling housing market following a peak.
- 4.4.3. Looking at 2022 transactions it appears that prices in Ingoldisthorpe are higher than in King’s Lynn and West Norfolk as a whole. The mean price across King’s Lynn and West Norfolk in 2022 was £326,840, compared to £382,750 in Ingoldisthorpe. Lower quartile prices are also higher in Ingoldisthorpe (£280,000) compared to King’s Lynn and West Norfolk (£200,000). The wider borough appears to be more affordable than the parish, which is likely to impact on the ability of younger and newly forming households to remain in or move to Ingoldisthorpe.

**Figure 4-1 House prices by quartile in Ingoldisthorpe, 2014-2023**



Source: Land Registry PPD

4.4.4. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that detached houses consistently held the highest median price, showing a marked increase, especially from 2021 onwards, reaching £515,000 in 2023 (across four transactions). Semi-detached houses saw a more steady rise, from £194,750 in 2014 ending at £237,500 in 2023. Terraced houses generally followed an upward trend, despite no transactions recorded in 2020 and 2022, with prices reaching £200,000 in 2023. There were only three transactions recorded for flats, across 2014 and 2023. This is unsurprising, as Chapter 5 highlights this housing type is uncommon within Ingoldisthorpe.

**Table 4-3 Median house prices by type in Ingoldisthorpe, 2014-2023**

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Detached	£180,000	£260,500	£242,500	£268,500	£320,000	£317,500	£280,000	£350,000	£457,500	£515,000
Semi-detached	£194,750	£177,000	£167,000	£212,000	£245,000	£215,000	£220,000	£223,500	£230,500	£237,500
Terraced	£177,500	£127,500	£155,000	£163,000	£150,000	£188,750	-	£218,750	-	£200,000
Flats	-	£117,000	-	-	-	£315,000	-	-	-	-
<b>All Types</b>	<b>£180,000</b>	<b>£221,500</b>	<b>£227,500</b>	<b>£242,500</b>	<b>£274,975</b>	<b>£221,250</b>	<b>£232,500</b>	<b>£321,000</b>	<b>£390,498</b>	<b>£261,000</b>

Source: Land Registry PPD

## Income

4.4.5. Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.

4.4.6. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £36,900 in 2020

(the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

- 4.4.7. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. King's Lynn and West Norfolk's gross individual lower quartile annual earnings were £17,811 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £35,622.
- 4.4.8. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.



## Affordability Thresholds

- 4.4.9. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
- 4.4.10. AECOM has determined thresholds for the income required in Ingoldisthorpe to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
- 4.4.11. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
- 4.4.12. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

**Table 4-4 Affordability thresholds in Ingoldisthorpe (income required, £)**

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £36,900	Affordable on LQ earnings (single earner)? £17,811	Affordable on LQ earnings (2 earners)? £35,622
<b>Market Housing</b>						
Median House Price	£234,900	-	£67,114	No	No	No
Estimated NA New Build Entry-Level House Price	£307,985		£87,996	No	No	No
LQ/Entry-level House Price	£202,500	-	£57,857	No	No	No
LA New Build Median House Price	£360,000	-	£102,857	No	No	No
Average Market Rent	-	£13,301	£44,338	No	No	No
Entry-level Market Rent	-	£11,028	£36,760	Yes	No	Marginal
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£170,827	-	£48,808	No	No	No
First Homes (-40%)	£146,423	-	£41,835	No	No	No
First Homes (-50%)	£122,019	-	£34,863	Yes	No	Yes
Shared Ownership (50%)	£122,019	£3,389	£46,161	No	No	No
Shared Ownership (25%)	£61,010	£5,084	£34,378	Yes	No	Yes
Shared Ownership (10%)	£24,404	£6,101	£27,309	Yes	No	Yes
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£5,653	£18,845	Yes	Marginal	Yes
Social Rent	-	£4,398	£14,661	Yes	Yes	Yes

Source: AECOM Calculations

4.4.13. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being ‘affordable’ or ‘not affordable’ for different groups, but individual circumstances and the location, condition and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

### Market housing for purchase and rent

4.4.14. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income nearly double the current average.

4.4.15. Private renting is generally only affordable to average earners at entry-level rates. Higher incomes would be required to access average market rents. Households made up of two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their

incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

### **Affordable home ownership**

- 4.4.16. There is a relatively large group of households in Ingoldisthorpe who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £36,760 per year (at which point entry-level rents become affordable) and £57,857 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
- 4.4.17. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
- 4.4.18. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. Only the 50% discount level seems reasonably affordable for average-earning households, while it is just barely within reach for lower-earning households. First-time buyers in the former group are the more realistic target market for First Homes, so this analysis suggests that there is a need to exceed the minimum default discount level of 30% in Ingoldisthorpe, ideally to 50%, while acknowledging that even this will primarily serve above average earners. An alternative approach is to reduce the equivalent market value of First Homes by reducing their size or through other means.
- 4.4.19. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Ingoldisthorpe Parish Council intend to set a higher First Homes discount level than that set at borough level, further discussions with the LPA are advised.
- 4.4.20. Shared ownership appears to be more affordable than First Homes, with the 10% and 25% equity share both extending affordability to average households and dual income earners. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.<sup>8</sup> If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may

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<sup>8</sup> The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.

4.4.21. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership quite significantly, including average earners. Discounts on *average* rents would not be sufficient to make Rent to Buy affordable for average earners. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.4.22. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

### **Social and Affordable Rented housing**

4.4.23. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.

4.4.24. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Ingoldisthorpe where affordable rents equal approximately 40% of average market rents.

- 4.4.25. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, single lower earner appear unable to afford any tenure, other than social rent. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.
- 4.4.26. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Ingoldisthorpe as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.
- 4.4.27. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)<sup>9</sup>.
- 4.4.28. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.
- 4.4.29. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.
- 4.4.30. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.
- 4.4.31. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

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<sup>9</sup> [National Planning Policy Framework](#)

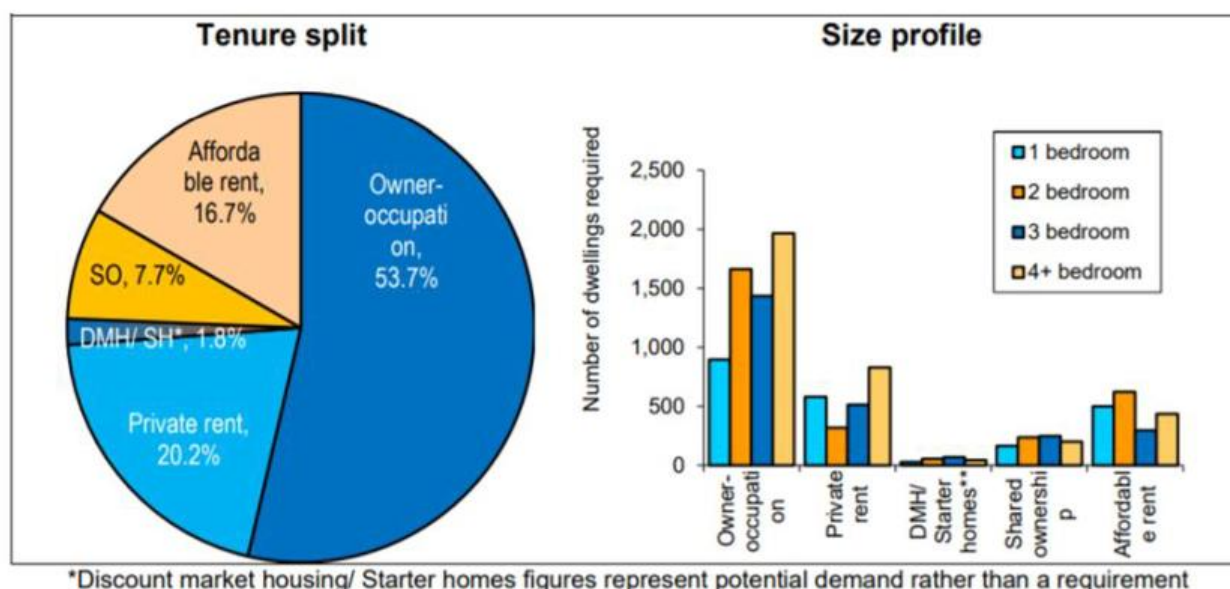
## 4.5. Estimates of the need for Affordable Housing

4.5.1. This section estimates the need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

### Evidence in the King’s Lynn & West Norfolk LHNA

4.5.2. The starting point for understanding the need for affordable housing in Ingoldisthorpe is the relevant Local Housing Need Assessment (LHNA). The King’s Lynn & West Norfolk HNA (published March 2020) estimates the need for affordable housing in the borough based on analysis of the Council’s housing waiting list and of other data sets in line with Planning Practice Guidance at the time. The LHNA identifies the need for 202 additional affordable homes each year in King’s Lynn & West Norfolk as a whole. The LHNA does not provide a specific tenure mix for these 202 affordable homes, instead a suggested tenure requirement is provided for all new housing in King’s Lynn & West Norfolk over the plan period (see Figure 4-2). The requirement for 16.7% of housing to be Affordable Rented and 9.5% affordable home ownership (of which 7.7% could be Shared Ownership and 1.8% discount market housing/ Starter Homes) is considered to reflect the mix of housing that would best address the needs of the local population.

**Figure 4-2 Requirement for all new housing in King’s Lynn & West Norfolk over the plan period (Replicated from King’s Lynn & West Norfolk HNA – Figure 7.1)**



4.5.3. When the overall LHNA figures are pro-rated to Ingoldisthorpe based on its fair share of the population (0.55% of the LPA’s population<sup>10</sup>), this equates to approximately 1.10 homes per annum or approximately 17 homes (16.57 rounded) over the Neighbourhood Plan period (2025-2040).

<sup>10</sup> Based on Census 2021 data: Ingoldisthorpe – 844, King’s Lynn & West Norfolk - 154,325

4.5.4. Table 4-6 extrapolates the LHNA’s affordable housing tenure split to provide a specific tenure split which can be applied to the overall affordable housing figure (i.e. 16.57 dwellings). Based on this proportional calculation, affordable housing should be split approximately 64% rented to 36% ownership.

**Table 4-5 Estimate of affordable housing need in Ingoldisthorpe**

<b>Tenure/Product</b>	<b>LHNA Suggested Tenure Split</b>	<b>Proportional Affordable Tenure Split</b>	<b>NA Affordable Dwelling Need Per Annum</b>	<b>Total NA Affordable Dwelling Need Over Plan Period</b>
<b>Affordable Home Ownership</b>	<b>9.5%</b>	<b>36.3%</b>	<b>0.40</b>	<b>6.02</b>
Shared Ownership	7.7%	29.4%	0.32	4.87
Discount market housing/ Starter Homes	1.8%	6.9%	0.08	1.14
<b>Affordable Rented</b>	<b>16.7%</b>	<b>63.7%</b>	<b>0.70</b>	<b>10.56</b>
<b>Total</b>	<b>26.2%</b>	<b>100.0%</b>	<b>1.10</b>	<b>16.57</b>

Source: AECOM Calculations

4.5.5. However, pro-rating Borough level estimates of affordable housing need to rural areas presents problems in practice. The Borough level figures are likely to represent higher needs in the urban areas of the Borough where there is a large social housing stock and larger numbers of households living in the PRS on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural villages like Ingoldisthorpe the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within Ingoldisthorpe.

4.5.6. As the LHNA doesn’t provide separate calculations for the quantity of affordable rented/ownership homes, AECOM have also undertaken calculations to determine the quantity of Affordable Housing need in the NA. The methodology and results are outlined below.

### **AECOM Estimates**

4.5.7. AECOM estimates the need for 0.24 affordable rented homes per annum in Ingoldisthorpe, equating to a total of 4 (3.64 rounded up) over the plan period. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-6 below. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

**Table 4-6 Estimate of need for Affordable Housing for rent in Ingoldisthorpe**

Component of need or supply in the AECOM estimate	Per annum
Current need	0.27
Newly arising need	0.13
Supply	0.15
Net shortfall	<b>0.24</b>

Source: AECOM model summary of estimates. Full estimate included in Appendix D

4.5.8. AECOM estimate potential demand for 2.29 affordable home ownership dwellings per annum in Ingoldisthorpe, equating to a total of 35 (34.37 rounded up) over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-7 below.

4.5.9. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

**Table 4-7 Estimate of need for Affordable Housing for sale in Ingoldisthorpe**

Component of need or supply in the AECOM estimate	Per annum
Current need	2.15
Newly arising need	0.14
Supply	-
Net shortfall	<b>2.29</b>

Source: AECOM model summary of estimates. Full estimate included in Appendix D

### **Additional evidence of Affordable Housing needs**

4.5.10. BCKLWN provided housing waiting list data which has been drawn upon to some extent in AECOM’s calculations. It is worth also setting out this evidence explicitly here. Four households with addresses in the NA are on the waiting list as of October 2024. Two require easy-access one-bedroom properties, and the other two need two-bedroom properties—one of which also requires easy access.

4.5.11. The Ingoldisthorpe Neighbourhood Plan Survey (April 2024) asked respondents: “*If new houses are to be built in the parish, what kind of homes would you like to see?*” Of those who responded (135 in total), 73.3% wanted more ‘First homes to help people get on the housing ladder’ and 54.8% wanted more ‘Affordable Housing’. This provides a strong indication of demand for both tenure options.



## 4.6. Affordable Housing policies in Neighbourhood Plans

- 4.6.1. This section outlines a common Neighbourhood Plan policy level around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

### Application of Local Plan policies

BCKLWN's adopted policy on this subject (Policy CS09) requires 20% of all new housing to be affordable. The emerging Local Plan (policy LP28) maintains this approach.

- 4.6.2. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
- 4.6.3. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is set out in emerging Local Plan policy LP28. The proposed mix is 70% affordable and social rent to 30% routes to ownership (of which 25% First Homes and 5% shared ownership).

### Affordable Housing at Neighbourhood level

- 4.6.4. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Ingoldisthorpe on the basis of identified housing need and a range of other considerations detailed in Appendix D.
- 4.6.5. The key factors here can be summarised as follows:
- AECOM's estimates suggest limited long-term need for affordable rented housing and moderate potential demand (amounting to around 2 units per year) of affordable home ownership in Ingoldisthorpe. This points toward more need for routes to ownership than affordable renting.
  - The NA's future supply of Affordable Housing is informed by its low position in the settlement hierarchy and lack of allocations / formal housing requirement. This means that the future delivery of Affordable Housing is unlikely to be sufficient to meet identified demand. In this context, it may be prudent to prioritise the more acutely needed forms of Affordable Housing within any supply that does come forward in future – i.e. affordable rented housing. Even though AECOM estimates limited actual need, this is within the margin of error.

- The 2024 Ingoldisthorpe Neighbourhood survey indicated demand for more 'First homes to help people get on the housing ladder' and more 'Affordable Housing'.
- 4.6.6. On balance, AECOM suggests that there is an opportunity here to secure affordable rented housing to diversify the NA's tenure offering and ensure options remain available for the large segment of the population who cannot afford market housing unless they hold equity in an existing property. There is also an imperative to boost levels of affordable home ownership to meet notable potential demand (identified in the HNA estimate and made clear in household survey responses) in a context where home ownership through the open market – as well as private renting – is very unaffordable.
- 4.6.7. As such, both affordable rent and affordable home ownership should feature in the Affordable Housing tenure mix. AECOM's interpretation of the evidence suggests that the guideline mix of 70% rented to 30% ownership outlined in the Local Plan remains appropriate.
- 4.6.8. This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In this context, affordable rented tenures should be prioritised.
- 4.6.9. AECOM's recommend split distributes a greater share of the affordable home ownership to the Shared Ownership tenure. This reflects the greater apparent affordability of Shared Ownership, with this product at 10% and 25% equity extending home ownership further than Discounted Market Sales (DMS) / First Homes. DMS/ First Homes still feature in this mix, in the interests of diversity and maximizing choice, however, it's recognised that DMS / First Homes appear to be unaffordable for average earners in Ingoldisthorpe. It is therefore recommended that this product is delivered at the maximum 50% discount level. Rent to Buy does not feature in the recommended mix as it was considered the least affordable tenure locally.
- 4.6.10. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)<sup>11</sup>.
- 4.6.11. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNAs and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.
- 4.6.12. Where Ingoldisthorpe Parish Council wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with BCKLWN to determine what additional evidence

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<sup>11</sup> National Planning Policy Framework

(notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

**Table 4-8 Indicative tenure split (Affordable Housing)**

Tenure	Indicative mix	Considerations and uncertainties
<b>Routes to home ownership, of which</b>	<b>30%</b>	
<b>Discounted Market Sales/ First Homes</b>	10%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
<b>Shared ownership</b>	20%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
<b>Rent to Buy</b>	0%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
<b>Affordable Housing for rent, of which</b>	<b>70%</b>	
<b>Social rent</b>	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
<b>Affordable rent</b>	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

## 4.7. Conclusions- Affordability and Affordable Housing

### Current tenure profile

4.7.1. Ingoldisthorpe has a significantly higher proportion of households that are owned (83.0%) compared to King’s Lynn and West Norfolk (67.0%) and the national average for England (61.3%). Social rented housing is very scarce (1.3%) compared to King’s Lynn and West Norfolk (13.6%) and England (17.1%). – although Ingoldisthorpe has a modest private rented sector (15.8% of homes). The latter has grown by 14.8% over the past decade, whilst all other tenures have declined. Shared ownership is non-existing in Ingoldisthorpe, compared to the very small levels across King’s Lynn and West Norfolk (0.5%) and England (1.0%). However, the BCKWLN Housing Team have indicated that there are two shared ownership properties in the NA at the time of writing.

## **Affordability**

- 4.7.2. House prices in Ingoldisthorpe have generally risen, peaking in 2022 before declining in 2023, with all price tiers showing this trend. Prices in Ingoldisthorpe are higher than in King's Lynn and West Norfolk, with a 2022 mean of £382,750 compared to £326,840 for the borough. The lower quartile, which is typically taken as a good representation of 'entry-level' housing consistently trails below the median and mean.
- 4.7.3. Detached houses consistently held the highest median price, showing a marked increase, especially from 2021 onwards, reaching £515,000 in 2023 (across four transactions). Semi-detached houses saw a more steady rise, from £194,750 in 2014 ending at £237,500 in 2023. Terraced houses generally followed an upward trend, despite no transactions recorded in 2020 and 2022, with prices reaching £200,000 in 2023. There were only three transactions recorded for flats, across 2014 and 2023.
- 4.7.4. AECOM has estimated the annual income required to afford various tenures of housing in Ingoldisthorpe – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £36,900 in 2020 and the lower quartile household income for King's Lynn & West Norfolk was £17,811 in 2023.
- 4.7.5. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income nearly double the current average. Private renting is generally only affordable to average earners at entry-level rates. Higher incomes would be required to access average market rents. A broader challenge in relation to private renting is that, though potentially cheaper, too few properties are regularly available locally to make this a reliable option for lower income households.
- 4.7.6. Subsidised routes to home ownership like First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. In Ingoldisthorpe there is a relatively large gap between the income needed to afford to rent (£36,760) and to buy (£57,857), who may benefit from these products.
- 4.7.7. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. Only the 50% discount level seems reasonably affordable for average-earning households, while it is just barely within reach for lower-earning households. Shared ownership appears to be more affordable than First Homes, with the 10% and 25% equity share both extending affordability to average households and dual income earners.
- 4.7.8. The affordable rented sector performs a vital function in Ingoldisthorpe as the only option for a large segment of those in the most acute need. The continued loss of social rented housing and lack of new replacement properties poses a potentially significant challenge for lower-income people wishing to remain in the parish.

## **The need for Affordable Housing**

- 4.7.9. The King's Lynn & West Norfolk LHNA (2020) estimates a borough-wide need for 202 affordable homes annually, with 16.7% for Affordable Rented and 9.5% for affordable homeownership. Pro-rating this for Ingoldisthorpe suggests a need for 17 affordable homes (1.10 annually) over plan period, with a split of 64% rented and 36% ownership. However, pro-rating Borough level estimates of affordable housing need to rural areas presents problems in practice. Rural areas like Ingoldisthorpe may face unique challenges in identifying housing needs, as the lack of social housing and migration to urban areas often reduces local demand for Affordable Rented homes.
- 4.7.10. Estimates detailed in Appendix D suggest Ingoldisthorpe will need 0.24 Affordable Rented homes annually (4 total by 2040), primarily for households in unsuitable housing unable to afford market rents. It also projects demand for 2.29 affordable homeownership homes per year (35 total by 2040), largely from households currently renting but preferring to buy. These homeownership needs, while included in national definitions, are less urgent than Affordable Rented needs, as they often represent adequately housed individuals. It is also important to emphasise that most of the housing products falling within this category are unlikely to be affordable to average earners, even at maximum discounts and reduced equity shares.
- 4.7.11. The NA's future supply of Affordable Housing depends on the delivery of mainstream housing sites larger than the threshold at which Affordable Housing requirements apply. Given the NA's uncertain housing delivery expectation, it is possible that the future delivery of Affordable Housing will be limited. This could be addressed through the allocation of mainstream or affordable exception sites should this align with the wishes of the community. This may, instead, be a point of context to consider if the Neighbourhood Plan is to influence the tenure mix within Affordable Housing (see below).

### **Affordable Housing policy**

- 4.7.12. King's Lynn & West Norfolk's adopted policy on this subject (policy CS09) requires 20% of all new housing on sites beyond the built up area of King's Lynn to be affordable. The emerging Local Plan (policy LP28) maintains this approach.
- 4.7.13. AECOM recommends that the tenure mix of Affordable Housing secured in future years gives priority to affordable rented provision over affordable home ownership options, in line with the emerging Local Plan. Affordable rented housing would provide affordable options for people with no other options and counteract the recent loss of social housing. The delivery of affordable home ownership would help to meet modest potential demand in a context where home ownership through the open market is fairly unaffordable, though subsidised products may still primarily serve higher than average earners.
- 4.7.14. As such, both affordable rent and affordable home ownership should feature in the Affordable Housing tenure mix. AECOM's interpretation of the evidence suggests that a mix of 70% renting to 30% ownership is appropriate.

## 5. Type and Size

### 5.1. Introduction

- 5.1.1. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.
- 5.1.2. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this chapter of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific wants and concerns of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.
- 5.1.3. This chapter has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
  - To describe characteristics of the local **population** that are relevant to housing need; and
  - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.
- 5.1.4. It is important to keep in mind that housing need is not an exact science. To get from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home families tend to live in at different stages of life. However, a variety of other reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. Some trends can also change rapidly over time, such as the increasing preference for home working.
- 5.1.5. The conclusions and recommendations given here are therefore not definitive. Rather, they are what the statistics suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence if desired.

### Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.
- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are

vacant and second homes, so the number of dwellings and the number of households in an area is usually different.

- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). ‘Other’ households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the ‘head of household’. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

## 5.2. The current housing mix

5.2.1. This section establishes the current housing mix of Ingoldisthorpe, highlighting recent changes to it and comparing the mix to wider averages.

### Dwelling type

5.2.2. Table 5-1 below shows that the dwelling type mix in Ingoldisthorpe is heavily skewed towards detached houses (55.2%), compared to King’s Lynn and West Norfolk (44.3%) and the national average (22.9%). Detached houses may appeal to families or individuals looking for larger homes but their high proportion in the mix limits options for smaller households, young families, or lower-income groups. Semi-detached homes represent 33.4% of dwellings in Ingoldisthorpe, roughly in line with local (31.4%) and national trends (31.5%), suggesting a balanced representation for this type. There is a notable lack of smaller, affordable housing types (flats and terraces), which are often critical for housing younger populations, single-person households, or elderly residents downsizing. Flats constitute just 1.0% of dwellings, compared to 9.3% in King’s Lynn and West Norfolk and 22.2% nationally. Terraced housing, at 10.4%, is also underrepresented compared to the national average (23.0%) but closer to the local average (14.3%).

**Table 5-1 Accommodation type, Ingoldisthorpe and comparator geographies, 2021**

Type	Ingoldisthorpe	King’s Lynn and West Norfolk	England
Detached	55.2%	44.3%	22.9%
Semi-detached	33.4%	31.4%	31.5%
Terrace	10.4%	14.3%	23.0%
Flat	1.0%	9.3%	22.2%

Source: Census 2021, AECOM Calculations

5.2.3. Table 5-2 looks at the change between the 2011 and 2021 Censuses<sup>12</sup>, indicating an overall decrease in total dwellings, from 424 in 2011 to 395 in 2021. The data highlights a slight shift in proportions but no substantial change in the overall housing mix, maintaining the existing trends seen in 2011. Detached housing continues to dominate but with a slight proportional decline.

**Table 5-2 Accommodation type, Ingoldisthorpe, 2011-2021**

Type	2011	%	2021	%
Detached	240	56.6%	218	55.2%
Semi-detached	137	32.3%	132	33.4%
Terrace	44	10.4%	41	10.4%
Flat	3	0.7%	4	1.0%
Total	424	-	395	-

Source: ONS 2021 and 2011, AECOM Calculations

## Dwelling size

5.2.4. Table 5-3 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that Ingoldisthorpe has a housing mix with fewer smaller homes (one-bedroom) and a slightly higher proportion of medium to large homes compared to the local authority and national averages.

**Table 5-3 Dwelling size (bedrooms), Ingoldisthorpe and comparator geographies, 2021**

Number of bedrooms	Ingoldisthorpe	King's Lynn and West Norfolk	England
1	1.8%	7.7%	11.6%
2	31.5%	28.2%	27.3%
3	44.8%	42.8%	40.0%
4+	22.0%	21.4%	21.1%

Source: Census 2021, AECOM Calculations

5.2.5. Table 5-4 shows a growth in larger homes (four + bedrooms) but a decline in smaller two- and three-bedroom dwellings. This suggests a potential gap in the market for first-time buyers, downsizers, and lower-income families, as the housing mix is shifting towards larger housing, exacerbating affordability challenges and limiting choice.

**Table 5-4 Dwelling size (bedrooms), Ingoldisthorpe, 2011-2021**

Number of bedrooms	2011	%	2021	%
1	6	1.5%	7	1.8%
2	135	34.1%	123	31.5%
3	188	47.5%	175	44.8%
4+	67	16.9%	86	22.0%
Total	396	-	391	-

Source: ONS 2021 and 2011, AECOM Calculations

<sup>12</sup> The table indicates an overall decrease in total dwellings, from 424 in 2011 to 395 in 2021. There has been a change in how dwelling type data is captured in the latest Census: in 2011 the total aligned with the number of dwellings; in 2021 it aligns with the number of households. As some dwellings are not occupied by a household, the 2021 data tends to slightly undercount the number of dwellings. Nomis Table RM204 – Number of Dwellings indicates that the total number of dwellings in Ingoldisthorpe in 2021 was 428.



## 5.3. Population characteristics

5.3.1. This section examines key characteristics of the local population that have a bearing on what housing might be needed in future years. Where available, recent data is used. However, for some information it is necessary to fall back on the 2011 Census.

### Age

5.3.2. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. The comparison reveals notable demographic shifts, suggesting an aging population in Ingoldisthorpe. The greatest proportional change is seen in the 65-84 age group, which increased by 29.3%, followed by the 85+ group which saw a 25% rise. The 15-24 age group had the lowest proportional change, with an increase of 5.9%. The 0-14 age group saw an 11.7% decline, indicating fewer of the youngest residents, while the 25-44 and 45-64 age groups also dropped by 21.1% and 16.9%, respectively. This trend reflects a demographic shift toward older age groups, with the 65-84 group now constituting the largest proportion, at 37.7% of the population in 2021.

**Table 5-5 Age structure of Ingoldisthorpe, 2011 and 2021**

Age group	2011 (Census)		2021 (Census)		% Change
0-14	103	12.1%	91	10.8%	-11.7%
15-24	51	6.0%	54	6.4%	+5.9%
25-44	133	15.7%	105	12.4%	-21.1%
45-64	284	33.5%	236	28.0%	-16.9%
65-84	246	29.0%	318	37.7%	+29.3%
85 and over	32	3.8%	40	4.7%	+25.0%
Total	849	100.0%	844	100.0%	-0.6%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.3. Table 5-6 compares the population change by age group across both Ingoldisthorpe and King's Lynn and West Norfolk. The population trends for older age groups (65-84 and 85+) are largely aligned, with both areas experiencing growth, although the NA shows higher rates. For younger and working-age groups, there is significant misalignment, with the NA losing population while King's Lynn and West Norfolk shows growth or more stability. The only outlier is 15-24 age group, which grew by 5.9% in the NA, whilst declining by 11.5% across King's Lynn and West Norfolk.

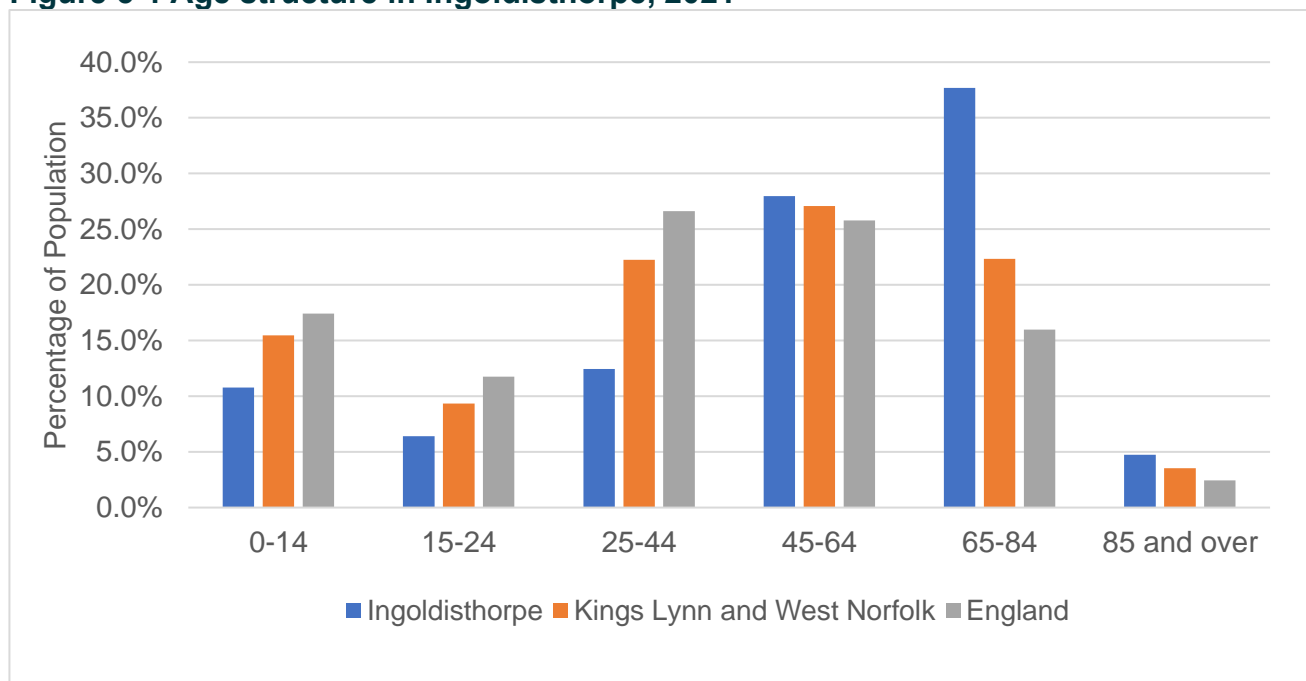
**Table 5-6 Percentage Change in Population by Age Group, 2011-2021**

Age Group	Ingoldisthorpe	King's Lynn and West Norfolk
0-14	-11.7%	3.3%
15-24	5.9%	-11.5%
25-44	-21.1%	1.4%
45-64	-16.9%	3.5%
65-84	29.3%	17.4%
85 and over	25.0%	22.0%
Total	-0.6%	4.7%

Source: ONS 2011, ONS 2021, AECOM Calculations

- 5.3.4. For context, it is useful to look at the NA population structure alongside that of the borough and country. Figure 5-1 (using 2021 Census data) shows that Ingoldisthorpe displays notable differences when compared to King's Lynn and West Norfolk, as well as the broader England averages. Ingoldisthorpe has a significantly higher proportion of its population in the 65-84 age group, 37.7%, which exceeds the proportions in both King's Lynn and West Norfolk and England overall. The 85 and over age group, while still relatively small in all areas, shows a slightly higher proportion in Ingoldisthorpe than in King's Lynn and West Norfolk and England. This indicates a notable segment of the population falls within the oldest age group, adding to the overall older demographic profile of the village.
- 5.3.5. In the 45-64 age bracket, Ingoldisthorpe's percentage aligns more closely with King's Lynn and West Norfolk and England, indicating a more balanced representation in this middle-aged category. Conversely, Ingoldisthorpe has a notably smaller proportion of younger age groups, (0-14, 15-24 and 25-44) These trends highlight an older demographic profile in Ingoldisthorpe compared to the regional and national averages, with a particularly large concentration of residents in the 65-84 age bracket and fewer individuals in younger age groups.

**Figure 5-1 Age structure in Ingoldisthorpe, 2021**



Source: ONS 2021, AECOM Calculations

## Household composition and occupancy

- 5.3.6. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-7 shows that Ingoldisthorpe has a higher proportion of family-oriented households and a smaller proportion of individuals living alone compared to local and national averages. However, Ingoldisthorpe has a relatively small proportion of families with dependent children compared to the local and national contexts, with higher shares of families composed of older couples. This demographic profile suggests Ingoldisthorpe has an older population, with fewer young families with children.
- 5.3.7. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is interesting to observe that this category grew by 24.2% between 2011 and 2021 in the NA, higher than the 3.5% rise across England as a whole though significantly lower than the 71.1% growth at the borough level.

**Table 5-7 Household composition, Ingoldisthorpe, 2021**

Household composition		Ingoldisthorpe	King's Lynn and West Norfolk	England
<b>One person household</b>	<b>Total</b>	<b>24.7%</b>	<b>29.4%</b>	<b>30.1%</b>
	Aged 66 and over	18.6%	15.8%	12.8%
	Other	6.1%	13.6%	17.3%
<b>One family only</b>	<b>Total</b>	<b>71.9%</b>	<b>65.4%</b>	<b>63.1%</b>
	All aged 66 and over	18.6%	13.8%	9.2%
	With no children	21.4%	19.3%	16.8%
	With dependent children	13.0%	22.0%	25.8%
	With non-dependent children <sup>13</sup>	10.5%	9.8%	10.5%
<b>Other household types</b>	<b>Total</b>	<b>3.3%</b>	<b>5.2%</b>	<b>6.9%</b>

Source: ONS 2021, AECOM Calculations

- 5.3.8. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.
- 5.3.9. Table 5-8 indicates that 86.9% of all households in Ingoldisthorpe have at least one extra bedroom. The trend of underoccupancy is present across most household types in Ingoldisthorpe, particularly among older households and those without children. While not uncommon, this might suggest that larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties. Overcrowding is rare but concentrated among families with children, which may indicate housing needs for this demographic.

<sup>13</sup> Refers to households containing children who are older than 18 e.g students or young working people living at home.

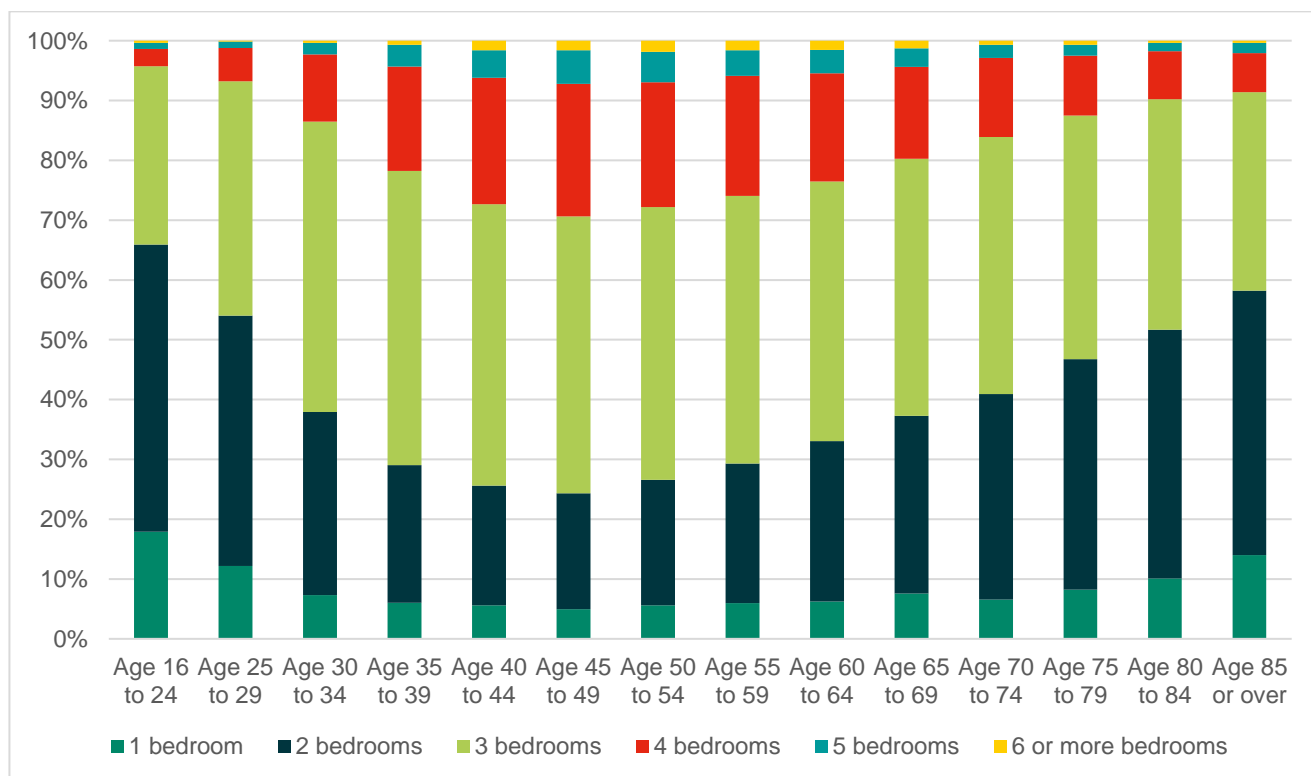
**Table 5-8 Occupancy rating by age in Ingoldisthorpe, 2021**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	65.1%	33.0%	1.9%	0.0%
Single person 66+	44.4%	50.0%	5.6%	0.0%
Family under 66 - no children	75.3%	23.5%	1.2%	0.0%
Family under 66 - dependent children	13.5%	44.2%	40.4%	1.9%
Family under 66 - adult children	7.3%	53.7%	36.6%	2.4%
Single person under 66	48.0%	52.0%	0.0%	0.0%
All households	48.4%	38.5%	12.2%	1.0%

Source: ONS 2021, AECOM Calculations

5.3.10. As noted in the introduction to this chapter, the life stage of households is strongly correlated with the size of home they tend to occupy. Figure 5-2 sets out this relationship for King’s Lynn and West Norfolk in 2011 (because this data is not available at smaller scales). The graph shows how the youngest households tend to occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

**Figure 5-2 Age of household reference person by dwelling size in King’s Lynn and West Norfolk, 2011**



Source: ONS 2011, AECOM Calculations

## 5.4. Future population and size needs

5.4.1. This section projects the future age profile of the population in Ingoldisthorpe at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

### Age

5.4.2. The result of applying Local Authority level household projections to the age profile of Ingoldisthorpe households in 2011 is shown in Table 5-9. This makes clear that population growth can be expected to be driven by the oldest households, with the 65 and over category projected to grow significantly (51%). By 2040, 56.3% of total households will be in the 65 and over category, compared to 44.7% in 2011. The 55 to 64 category remains relatively stable, with a modest 5% increase from 90 households to 94. The younger and middle-aged categories (24 and under, 25 to 34, and 35 to 54) are all projected to decline. The data highlights a strong aging trend in Ingoldisthorpe’s household composition, which could have implications for housing needs and services tailored to older residents.

**Table 5-9 Projected age of households, Ingoldisthorpe, 2011 - 2040**

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	2	22	105	90	177
2040	1	19	93	94	267
% change 2011-2040	-33%	-12%	-12%	5%	51%

Source: AECOM Calculations

5.4.3. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-9 immediately above. The resulting ‘ideal’ future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

5.4.4. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.

5.4.5. The result of this exercise is presented in Table 5-10. It suggests that Ingoldisthorpe should diversify its housing stock by 2040 to better balance the mix of dwelling sizes, addressing current imbalances. The current mix is heavily skewed toward 3-bedroom homes (47.5%) and underrepresents smaller (1-bedroom) and larger (4+ bedroom) homes.

5.4.6. Table 5-10 emphasises the potential need to increase 1-bedroom homes, which currently make up just 1.5% of the housing stock, to a suggested 7.7%, requiring a substantial 38.9% of new housing to achieve this target. Slight adjustments are suggested for 2-bedroom (-2.8%) and 3-bedroom (-5.0%) homes, requiring 17.3% and 17.2% of new builds, respectively. A moderate rise in 4+ bedroom homes from 16.9% to 18.5% is suggested, needing 26.6% of new housing to address demand for larger homes.

**Table 5-10 Suggested dwelling size mix to 2040, Ingoldisthorpe**

Number of bedrooms	Current mix (2011)	Suggested mix 2040	Balance of new housing to reach suggested mix	Indicative policy range
1	1.5%	7.7%	38.9%	35% - 45%
2	34.1%	31.3%	17.3%	15% - 25%
3	47.5%	42.5%	17.2%	15% - 25%
4+	16.9%	18.5%	26.6%	25% - 35%

Source: AECOM Calculations

5.4.7. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.

- The model recommends a particularly high proportion of one-bedroom dwellings because they are so underrepresented in the current stock compared to wider averages. However, the present lack of one-bedroom homes may be the case for good reasons, such as the existing patterns of housing density that reflect the character of the Parish. It may therefore be considered inappropriate to focus as heavily on this presently unusual category as the model suggests. If flats are not considered a welcome proposition in the parish, the Neighbourhood Plan might blend the suggested proportions of one and two bedroom homes into a combined one-two bedroom category, allowing for greater flexibility.
- Likewise, the model recommends a higher proportion of four or more bedrooms are needed. In theory, if sufficient smaller homes (and more accessible housing for older people – see subsequent chapter) are built, some of the households currently under-occupying larger homes will be able to downsize and thereby release larger homes for growing families. Therefore, a target for 26.6% four + bedroom homes would not be required to serve the needs of people looking for larger new housing. This share could be decreased by a moderate amount (providing additional share for three-bedroom homes – preferred in the neighbourhood survey referenced below).
- The Ingoldisthorpe Neighbourhood Plan Survey (April 2024) provides a steer from local residents on the matter of housing size at Question 13. Overall, there is a strong preference for building more two-bed and three-bed homes, while fewer respondents favour very large homes (five-bed or larger). This helps to confirm that large executive housing that is likely to be more expensive is generally not welcomed. One-bed and four-bed properties received a mixed response. For one-bed houses, only 30 respondents want more, with 25 preferring none and a

notable 49 unsure or having no opinion. In contrast, for four-bed houses, 28 respondents wanted more, 34 preferred none, and 46 were unsure or had no opinion. This indicates a similarly divided sentiment, with a slightly higher preference for not building additional four-bed homes compared to one-bed homes.

- It is also relevant to look at the mix proposed for King's Lynn & West Norfolk as a whole in the LHNA 2020. The recommended size mix for market housing includes over 30% 4+ bedroom homes. This could justify the split recommended in Table 5-10, however, the preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets. Continuing to provide smaller homes with fewer bedrooms would help to address this situation.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

5.4.8. A potential size mix policy option for Ingoldisthorpe, taking these various points and caveats into account, is proposed below:

- 55% 1-2 bedroom;
- 25% 3 bedroom;
- 20% 4+ bedroom.

## Tenure

5.4.9. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

5.4.10. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of



affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

5.4.11. There are three key sources of information for thinking through the size needs of different categories. These are:

- The King's Lynn & West Norfolk HNA 2020, which indicates that homes in affordable tenures should generally be smaller than for market tenures.
- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. In this case, there are four households on the register currently residing in Ingoldisthorpe. Two of these households require one-bedroom properties and another two households need two-bedroom properties.
- Any relevant household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population. The 2024 neighbourhood survey did not interrogate size needs within tenures specifically.

5.4.12. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

## Type

5.4.13. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.

5.4.14. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.

5.4.15. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Ingoldisthorpe, and which favours more dense options (e.g. terraces and flats). This imperative to improve

affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.

- 5.4.16. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Ingoldisthorpe Parish Council and community to consider.

## 5.5. Conclusions- Type and Size

### The current housing mix

- 5.5.1. The current dwelling mix in Ingoldisthorpe is heavily skewed towards detached housing (55.2%), compared to King's Lynn and West Norfolk (44.3%) and the national average (22.9%). Semi-detached homes make up 33.4% of Ingoldisthorpe's housing, aligning with local and national trends. Flats constitute just 1.0% of dwellings, compared to 9.3% in King's Lynn and West Norfolk and 22.2% nationally. Terraced housing, at 10.4%, is also underrepresented compared to the national average (23.0%) but closer to the local average (14.3%). Though not unusual for rural areas, the relative absence of terraces and flats, which tend to be the most affordable options, may be constraining its ability to attract and retain younger family households.
- 5.5.2. Ingoldisthorpe has fewer one-bedroom homes (1.8%) compared to local (7.7%) and national averages (11.6%) but a higher proportion of medium to large homes. Larger homes (4+ bedrooms) have increased over the past decade (22.0% in 2021 vs. 16.9% in 2011), while smaller two- and three-bedroom homes have declined. This shift may be limiting affordability and choice, impacting first-time buyers, downsizers, and lower-income families.

### Population characteristics

- 5.5.3. Ingoldisthorpe's population is aging, with significant growth in the 65-84 (+29.3%) and 85+ (+25%) age groups between 2011 and 2021, making 65-84 the largest segment (37.7%). Younger age groups (0-14, 25-44, and 45-64) have declined, with the 25-44 group showing the steepest drop (-21.1%). Compared to King's Lynn and West Norfolk and England, Ingoldisthorpe has a higher proportion of older residents and a smaller proportion of younger and working-age groups, highlighting a demographic shift toward an older population.
- 5.5.4. This data suggests that the NA is struggling to retain younger family households. This evidence would appear to support the potential for any future development to specifically attract and retain these groups if that is the community's wish, alongside an imperative to accommodate the growing population of older people – who may be seeking to downsize or experiencing changing mobility and support needs.

- 5.5.5. Applying ONS household projections for King's Lynn & West Norfolk to the Ingoldisthorpe population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 51% to become by far the largest cohort. By 2040, 56.3% of households in Ingoldisthorpe will be headed by those aged 65 and over, up from 44.7% in 2011, while younger and middle-aged household categories are projected to decline. The 55 to 64 age group will remain relatively stable with a slight increase. This aging trend will likely impact housing needs and demand for services tailored to older residents.
- 5.5.6. Ingoldisthorpe has more families and couples, and fewer individuals living alone, compared to local and national averages, with fewer families having dependent children, reflecting an older population. Non-dependent children in households grew by 24.2% from 2011 to 2021, possibly indicating housing affordability challenges, though this growth is lower than the borough's 71.1% but higher than England's 3.5%.
- 5.5.7. As of the 2021 Census, around 87% of households in the NA had at least one more bedroom than they would be expected to need, and 48% had at least two extra bedrooms. Under-occupancy was most common among two distinct groups: older households and those without children. While not uncommon in rural areas, this might suggest that Ingoldisthorpe's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties. Overcrowding is rare but concentrated among families with children, which may indicate unmet housing needs for this demographic. (Note that this data relates purely to the number of distinct rooms and therefore misses variation in the actual size of those rooms, which can make a big difference.)

### **Future population and size needs**

- 5.5.8. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that future housing delivery offers a range of dwelling sizes but focuses particularly on one and four + bedroom homes.
- 5.5.9. The model recommends a particularly high proportion of one-bedroom dwellings because they are so underrepresented in the current stock. However, the present lack of one-bedroom homes (and the consequently strong recommendation for this category) may be the case for good reasons, such as the existing patterns of housing density that reflect the rural character of the parish. It may therefore be considered inappropriate to focus as heavily on this presently unusual category as the HNA model suggests.
- 5.5.10. The model recommends two-bedroom and three-bedroom homes represent 17.3% and 17.2% of new builds, respectively. However, the Ingoldisthorpe Neighbourhood Plan Survey (April 2024) indicates a strong preference for building more two-bed and three-bed homes. Opinions on one- and four-bedroom homes are mixed, with slightly more respondents opposing four-bedroom homes than one-bedroom ones.

- 5.5.11. If large numbers of flats are not considered a welcome proposition in the parish, the model's suggested proportions of one- and two- bedroom homes could be blended into a combined one-two- bedroom category, allowing for greater flexibility.
- 5.5.12. The results of this model can also be sense checked against the LHNA 2020, which recommends over 30% of new market housing across King's Lynn & West Norfolk should comprise four+ bedrooms. However, affordability is a serious and worsening challenge in the NA. Continuing to provide smaller homes with fewer bedrooms could help to address this situation
- 5.5.13. One potential option, based on AECOM's professional judgement of the model results alongside such additional evidence, would be the following mix:
- 55% 1-2 bedroom homes;
  - 25% 3 bedroom homes; and
  - 20% 4+ bedroom homes.
- 5.5.14. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## 6. Specialist housing for older people

### 6.1. Introduction

6.1.1. It is relatively common for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Ingoldisthorpe. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

6.1.2. Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.

6.1.3. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.<sup>14</sup>

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>15</sup> Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

6.1.5. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

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<sup>14</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>15</sup> For a full description of Planning Use Classes, please refer to [https://www.planningportal.co.uk/info/200130/common\\_projects/9/change\\_of\\_use](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use)

## Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing<sup>16</sup>:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

## 6.2. Specialist housing for older people

### Demographic characteristics

- 6.2.1. There are no specialist accommodation units in the NA at present. The 2021 Census indicates that at this time there were 175 individuals aged 75 or over in Ingoldisthorpe.
- 6.2.2. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Ingoldisthorpe is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for King's Lynn and West Norfolk. The results are set out in Table 6-1. The proportion of people aged 75+ in Ingoldisthorpe is already high (20.7% in 2021) and is projected to increase significantly to 28.6% by 2040. The data

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<sup>16</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

suggests that Ingoldisthorpe will face more pronounced aging compared to King’s Lynn and West Norfolk.

6.2.3. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

**Table 6-1 Modelled projection of older population in Ingoldisthorpe by end of Plan period**

Age group	2021		2040	
	Ingoldisthorpe	King’s Lynn and West Norfolk	Ingoldisthorpe	King’s Lynn and West Norfolk
All ages	844	152,254	882	159,050
75+	175	19,342	253	27,918
%	20.7%	12.7%	28.6%	17.6%

Source: ONS SNPP 2020, AECOM Calculations

6.2.4. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.

6.2.5. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2040. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates the majority of those in this age category owned their homes.

6.2.6. The expected growth in the 75+ population in the NA is 78 additional individuals by the end of the plan period. This can be converted into 55 households based on the average number of people per household aged 75+ at Local Authority scale (Census 2011). Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Ingoldisthorpe households are likely to need in 2040, and is shown in the bottom row of Table 6-2.

**Table 6-2 Tenure of households aged 55-75 in King’s Lynn and West Norfolk (2011) and projected aged 75+ in Ingoldisthorpe (2040)**

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
King’s Lynn and West Norfolk (2011 mix)	80.1%	59.8%	20.3%	19.9%	10.9%	7.2%	1.8%
Ingoldisthorpe (2040)	44	33	11	11	6	4	1

Source: Census 2011

6.2.7. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Ingoldisthorpe from the 2011 Census.

### **Future needs for specialist accommodation and adaptations**

6.2.8. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 14.

6.2.9. AECOM’s modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

6.2.10. These estimates suggest that by far the greatest need is for market (as opposed to subsidised) specialist housing, which is unsurprising given that most older households are already homeowners and would not qualify for subsidised housing. The need is also weighted slightly in favour of less specialised or simply age-restricted options rather than those with additional onsite care. The 7 households potentially suited to market sheltered housing could also feasibly be accommodated through adaptations to existing or future mainstream market housing.



**Table 6-3 AECOM estimate of specialist housing for older people need in Ingoldisthorpe by the end of the Neighbourhood Plan period**

Type	Affordable	Market	Total
Housing with care	1	5	6
Adaptations, sheltered, or retirement living	1	7	8
<b>Total</b>	<b>2</b>	<b>12</b>	<b>14</b>

Source: Census 2011, AECOM Calculations

6.2.11. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E - 2 in Appendix E reproduces the key assumptions of HLIN’s Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Ingoldisthorpe results in a total of 19 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4.

**Table 6-4 HLIN estimate of specialist housing for older people need in Ingoldisthorpe by the end of the Neighbourhood Plan period**

Type	Affordable	Market	Total
Housing with care	2	3	5
Adaptations, sheltered, or retirement living	5	9	14
<b>Total</b>	<b>7</b>	<b>12</b>	<b>19</b>

Source: Housing LIN, AECOM calculations

## Further considerations

6.2.12. The above estimates suggest that potential need for specialist accommodation could be in the range of 14-19 units over the Neighbourhood Plan period. However, given the limited scale of future housing development planned for the NA overall (beyond already committed permissions), it is unlikely to be possible or appropriate to deliver this level of new specialist accommodation, and it may not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community.

6.2.13. The Ingoldisthorpe Neighbourhood Plan Survey (April 2024) asked respondents: “If new houses are to be built in the parish, what kind of homes would you like to see?” Of those who responded (135 in total), 34.1% wanted more ‘sheltered housing’, whilst 22.2% wanted none. In contrast, 55.6% wanted more ‘Disabled friendly homes’, whilst only 4.4% wanted none.

6.2.14. The LHNA identified a shortfall of 1,839 sheltered homes and 1,109 extra care units across the district over a twenty-year period. This equates to an annual need for

around 92 sheltered and 56 extra care units. This suggests that wider needs should be focused strongly on sheltered rather than extra care dwellings.

- 6.2.15. These shortfalls can be prorated to Ingoldisthorpe parish at 0.55% (the percentage of the borough's population living in the parish at the 2021 Census). This suggests that the total need over the 15-year Neighbourhood Plan period would be for 7.5 sheltered and 4.5 extra care units. The total of 12 is lower than the estimates given above. While this HNA's estimates are more locally specific, the LHNA figures give a sense of the scale of wider needs to which the parish might need to contribute. On that basis, the need identified here may exceed what the Parish itself might be expected to deliver.
- 6.2.16. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.
- 6.2.17. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
- 6.2.18. It is considered that Ingoldisthorpe's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Ingoldisthorpe entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Ingoldisthorpe, King's Lynn is considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).
- 6.2.19. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

### **6.3. Care homes**

- 6.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
- 6.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer

choice to some older people and their families about how they are cared for and supported.

- 6.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
- 6.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population (78) for consistency with the calculations above, it is estimated that in 2040 there would be a need for around 5 residential care beds and 3.5 nursing care beds in the NA. The NA does not have any existing care accommodation and Ingoldisthorpe's position in the settlement hierarchy makes it less suitable location for this type of accommodation. It's likely this need will have to meet by facilities outside the NA.
- 6.3.5. The LHNA identifies the need for an additional 836 Registered Care spaces (nursing and residential care homes) over a 20 year period across King's Lynn & West Norfolk. Pro-rating the shortfall of 836 units suggests the NA's share of wider needs, over the Neighbourhood Plan period, is around 3 bedspaces in total – lower than this HNA estimates. (This is calculated by dividing the 836 units by the 20 years the SHMA covers, then pro-rating that annualised figure to Ingoldisthorpe Parish (0.55% of LA population), and multiplying the result by the 15 years in the Neighbourhood Plan period).
- 6.3.6. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

## **6.4. The Role of Mainstream Housing**

- 6.4.1. The majority of older people live in mainstream housing and will continue to do so all of their lives. This is particularly the case in Ingoldisthorpe where there currently are no specialist housing schemes or care homes.
- 6.4.2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.

- 6.4.3. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with BCKLWN.
- 6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings<sup>17</sup>, although changes to Building Regulations have not yet been made.
- 6.4.5. The emerging Local Plan Policy LP29 provides explicit encouragement for development to accommodate specific groups such as older people. Emerging Local Plan Policy LP30 sets out requirements for elevated building regulations standards of accessibility. This states that 40% of new homes should meet M4(2) standards, 5% of new Affordable Housing should meet M4(3) standards, and that M4(3) standards should also be encouraged where practicable in mainstream (i.e. not formally affordable) housing.
- 6.4.6. In the context of potentially limited future provision of specialist housing, the evidence gathered here may justify the application of the emerging policy requirements in the parish or exceeding them where possible. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.

## 6.5. Conclusions- Specialist Housing for Older People

### Characteristics of the current older population

- 6.5.1. There are currently around 175 individuals aged 75 or over in Ingoldisthorpe, representing 20.7% of the population. There are no units of specialist accommodation in the NA at present, according to the Elderly Accommodation Counsel search tool.
- 6.5.2. A clear majority (80.1%) of King's Lynn & West Norfolk households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are owner occupiers. The remainder predominantly rent from a social landlord. This is important to note because currently homeowners will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy.

### Projected demographic change and need for specialist housing

- 6.5.3. The 75+ population of the NA is projected to increase to 253 people over the Plan period, to become 28.6% of the population in 2040. As established in the previous chapter, Ingoldisthorpe has an older population than the wider Borough and is likely to age faster in the coming years unless recent and new development is able to attract a replacement population of younger families or other demographic shifts take place.

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<sup>17</sup> See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes) ([www.gov.uk](https://www.gov.uk))

- 6.5.4. The projected growth in the existing older population (78), which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected household growth to 2040 among those aged 75+ in Ingoldisthorpe is 55.
- 6.5.5. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 6.5.6. These two methods of estimating the future need in Ingoldisthorpe produce a range of 14 to 19 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
- 6.5.7. However, given the limited scale of future housing development planned for the NA overall (beyond existing commitments), it is unlikely to be possible or appropriate to deliver this level of new specialist accommodation. The 2024 neighbourhood survey indicated mixed levels of interest in more sheltered housing, with general support for more disabled friendly homes.
- 6.5.8. This HNA also estimates potential demand for a further 8 care or nursing beds, however, it's likely this need will have to be met by facilities outside the NA.
- 6.5.9. Currently, specialist older people's housing in the vicinity of Ingoldisthorpe is concentrated in King's Lynn and at a smaller scale in some of its surrounding parishes. This may be a sustainable situation going forward, although this leaves limited options for people who do not want to leave their immediate surroundings and social networks when their housing needs change in old age.

### **Accessibility and adaptability**

- 6.5.10. Given the limited volume of additional specialist supply currently planned or anticipated during the Plan period, an important alternative solution may be to promote elevated standards of accessibility and adaptability for mainstream housing. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue.
- 6.5.11. The emerging Local Plan review provides explicit encouragement specialist housing schemes in Policy LP29, but also sets out requirements for elevated building regulations standards of accessibility in Policy LP30. This states that 40% of new homes should meet M4(2) standards, 5% of new Affordable Housing should meet M4(3) standards, and that M4(3) standards should also be encouraged where practicable in mainstream (i.e. not formally affordable) housing.

## 7. Second Homes

### 7.1. Introduction

- 7.1.1. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of overall housing.
- 7.1.2. The existence of second or holiday homes is not necessarily a problem in and of itself. It becomes a problem when it creates intense competition for local home buyers (or renters), inflates prices, or reduces the resident population to the extent that local services, employment, and community vitality are impacted.
- 7.1.3. Ingoldsthorpe clearly exhibits these wider challenges, with fairly extreme affordability issues, as demonstrated in Chapter 4.
- 7.1.4. This section of the HNA gathers the limited available data on the rate of second home ownership in Ingoldsthorpe that may be used to support policy decisions in this area. The approach is as follows:
- To estimate the **current level** of second home ownership (including commercial holiday lets);
  - To estimate the **financial incentive** for home owners to use their properties for commercial holiday lets as opposed to long term private rentals; and
  - To discuss the potential **policy options** relating to second homes in the NA.

### 7.2. National Data

- 7.2.1. Before looking at second home ownership levels in the NA, it is important to understand the levels of second home ownership, and specifically holiday lets, across the country. According to the English Housing Survey 2018-2019, 2.4 million households in England reported having at least 1 additional residence, with 772,000 of these second homes (including homes primarily used as holiday homes, holiday lets, or working away from home). It was also noted that 57% of second homes were in the UK. Therefore, it could be estimated in 2018/19 that there were at least 440,040 second homes in the UK from households in England, assuming each of 772,000 households above had just 1 additional home.
- 7.2.2. The impact of this nationally is more simply understood as a percentage of all dwellings. There were an estimated 28.9 million dwellings in the UK in 2019<sup>18</sup>, meaning that second homes (of which the households that owned them lived in England) in the UK accounted for around 1.5% of total dwellings. The UK second home ownership levels would of course be higher than this when also taking into account second homes owned by households in Wales, Scotland, and Northern Ireland.

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<sup>18</sup> Collated dwelling stock data from GOV.UK, GOV.WALES, National Records of Scotland, and Northern Ireland Department of Finance.

7.2.3. According to 2021 Census, 3,026,678 people in England had a second address (somewhere they stay for more than 30 days a year). 76.4% (2,311,039) of these people had a second address within the UK.

7.2.4. 14.2% (429,134) of the total second addresses were categorised as holiday homes. It should be noted that this data will not capture holiday homes that are stayed in for less than 30 days a year, it includes people with holiday homes outside the UK, and as it is counted as people with a second address and not households, it may involve some double counting of holiday homes.

### 7.3. Second Homes and Holiday Lets in Ingoldisthorpe

7.3.1. Turning to the NA specifically, Ingoldisthorpe contained 396 households and 424 dwellings in 2011, implying that there were 28 dwellings (or 'household spaces') with no usual resident household. Therefore 6.6% of dwellings had no usual residents.

7.3.2. Looking to 2021, at this time the NA contained 392 households and 428 dwellings, implying 36 dwellings (or 'household spaces') with no usual resident, accounting for 8.4% of all housing. This represents an decline in housing occupation, with less dwellings being occupied in 2021 compared to 2011.

7.3.3. The Ingoldisthorpe Neighbourhood Plan Evidence Base Paper (January 2024) uses home ownership categories from BCKLWN records (2023) and Business Rates List (2024) to calculate that around 9.5% of domestic properties within Ingoldisthorpe were either second homes, holiday homes or empty properties. This figure is higher than the rates suggested by 2011 and 2021 Census data. The precise percentage of second homes or holiday lets is likely to vary depending on the data sources used.

7.3.4. For comparison, the rate of dwellings that had no usual residents across King's Lynn and West Norfolk as a whole in 2021 was 10.0%. This in itself is fairly high, compared to the rate for England of 6.0%. It is worth noting that across the country (or even the local authority area), dwellings will be empty for different reasons (including being uninhabitable), not just second home ownership. Due to proximity of the NA to the coast, it is assumed that the majority of dwellings without usual residents are second homes, either personal or for holiday let.

7.3.5. The Ingoldisthorpe Neighbourhood Plan Survey (April 2024) asked respondents: "*If new houses are to be built in the parish, what kind of homes would you like to see?*" Of those who responded (135 in total), only 7.4% wanted more 'Holiday accommodation', whilst 72.6% wanted none.

7.3.6. Another way of gauging the number of holiday homes is to look at the number of properties paying business rates (instead of council tax) in that category. This data is correct to the time of writing but has a number of limitations:

- Most importantly, it only gives an indication of the number of commercially rented holiday homes. A holiday let needs to be available for rent 140 days of the year to reach the threshold for business rates. So only the third subcategory of second/holiday homes below would be captured:
  - Second homes that are never rented and only used by the owner;

- Holiday homes used by the owner primarily, but also available to rent for part of the year (under 140 days) or rented out informally; and
- Holiday homes with a stronger commercial purpose, available to rent more than 140 days per year.
- In January 2022 the Government tightened the rules on second homes and business rates. This means that as well as being available for rent for at least 140 days a year, from April 2023, second homeowners will have to prove that holiday lets are being rented out for a minimum of 70 days a year to access small business rates relief.<sup>19</sup>
- It is likely that the holiday homes counted in the business rates data would also be captured as dwellings with no usual residents in the Census, since owners of second homes, including those rented out for holiday lets, are obliged to fill in a Census return. This indicator is therefore only useful for context and to show the potential size of the tourist sector as opposed to personal-use second homes.

7.3.7. Research was undertaken on the number of properties in the NA registered for business rates, specifically self-catering holiday units, by searching each postcode in the parish<sup>20</sup> in the business rates database<sup>21</sup>. As of November 2024, this gave a figure of 7 commercial holiday lets. This equates to 19.4% of the unoccupied dwellings at the time of the 2021 Census. This suggests that a majority of unoccupied dwellings in Ingoldisthorpe are second homes for personal use, rather than holiday lets run as a business. In practice this percentage figure is likely to be higher – i.e. if holiday lets rented for fewer days or not properly registered for business rates were to be included.

7.3.8. High levels of second home ownership and the demand for second homes, can have adverse effect on affordability for local people. It may be worth assessing here the difference in potential income between private landlords and holiday lets in Ingoldisthorpe. In order to undertake this comparison, the number of whole property holiday lets available for a week rental in peak holiday season (July and August) 2025 was established from holiday rental site Airbnb<sup>22</sup>. This search returned a total of 9 available properties, ranging from £131 to £1,507 per night, largely depending on the size and capacity of the property. The median nightly price was £184. As a sense-check the same exercise was repeated for January and February 2025 to reflect less popular travel times. The range in this period was £90 to £847 per night, with a lower median of £125.

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<sup>19</sup> Available here: <https://www.gov.uk/government/news/gove-closes-tax-loophole-on-second-homes>

<sup>20</sup> PE316PE, PE316PF, PE316NH, PE316NN, PE316NS, PE316NU, PE316NW, PE316NZ

<sup>21</sup> Available here: <https://www.tax.service.gov.uk/business-rates-find/search?load=true>

<sup>22</sup> Search of properties as of November 2024



- 7.3.9. The average letting price can be compared to the average rental price of private rented properties in Ingoldisthorpe. This process is outlined below:
- Median nightly cost of Ingoldisthorpe holiday let (July/August 2025) from Airbnb properties = £184
  - Average weekly cost of above =  $£184 * 7 = £1,288$
  - Average monthly cost of above =  $£1,288 * 4 = £5,152$
  - Average monthly cost of private rented dwelling in the NA = £1,108
- 7.3.10. These calculations show that if a holiday let was rented back-to-back, as it could be in the summer months, the income (exclusive of any related costs) associated with the holiday let would be nearly five times greater than associated with longer term private rental.
- 7.3.11. Although the potential income difference is clear to see above, there are other factors to be taken into consideration. These include the fact that holiday lets may not be occupied for the whole year, as well as running and maintenance costs (which would be associated with both holiday lets and private rentals), and the greater amount of work potentially required with holiday lets in terms of weekly cleaning and booking administration.
- 7.3.12. In the Spring 2024 budget it was announced that in April 2025 the Furnished Holiday Lettings (FHL) tax scheme will be abolished, removing the tax advantage for holiday lets over long-term residential lets. Although the impacts of this are currently unknown, it may lead to landlords converting furnished holiday lets into longer term residential lets or selling properties.

## 7.4. Policy Considerations

- 7.4.1. It is not only Ingoldisthorpe within King's Lynn and West Norfolk that has housing challenges relating to second home ownership. The Holme-next-the-Sea Neighbourhood Plan includes policy relating to second home ownership and principal residency requirements, demonstrating the possibilities for neighbourhood plan policies within the Borough. However, this type of policy is still a relatively new concept and consideration should be given to potential unintended consequences i.e. reducing the appetite of developers to operate in the area due to the uncertainty caused. It is advised that the group read the examiner's report on the Holme-next-the-Sea Neighbourhood Plan policy for guidance on future policy drafting.
- 7.4.2. The affordability evidence establishes a clear context of poor and worsening affordability in Ingoldisthorpe that prevents local people from moving to homes better suited to their needs within the neighbourhood and prevents younger households without significant financial help from accessing suitable housing.
- 7.4.3. It is not possible to establish a precise causal link between second home ownership and declining affordability because rising prices and declining affordability is affected by other factors such as economic growth at the national level. However, there are substantial financial incentives to let properties to holiday makers rather than long term tenants in the private rented sector. The private rented sector in the NA could be

constrained by the growth of the holiday let and second home market. In the context where new housing development is limited, all other things being equal, the expansion of second homes and holiday lets will reduce the availability of housing for households wishing to live in the area. Reduced availability (or supply) when demand is the same or growing, leads to increased prices and rents.

- 7.4.4. AECOM suggest this may be a reason to apply a Principal Residence Policy or similar in the NA. As this policy is developed, if new data becomes available (e.g. additional data sources quantifying levels of second home ownership), the group may wish to refine the policy to adapt to any changes in the scale of the market.

## **7.5. Conclusions- Second homes**

- 7.5.1. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of housing overall.
- 7.5.2. Census 2021 figures suggest that the rate of second home / holiday let ownership in Ingoldisthorpe is around 8.4%, up from 6.6% in 2011. The Ingoldisthorpe Neighbourhood Plan Evidence Base Paper (January 2024) suggests around 9.5% of domestic properties within Ingoldisthorpe were either second homes, holiday homes or empty properties. The precise percentage of second homes or holiday lets is likely to vary depending on the data sources used. However, these recent estimates for Ingoldisthorpe are below the Borough average of 10% and higher than the national average of 6%.
- 7.5.3. Research into addresses registered for business rates suggest that there are 7 commercial holiday lets in the NA. This equates to 19.4% of the unoccupied dwellings at the time of the 2021 Census. This suggests that a majority of unoccupied dwellings in Ingoldisthorpe are second homes for personal use, rather than holiday lets run as a business. In practice this percentage figure is likely to be higher – i.e. if holiday lets rented for fewer days or not properly registered for business rates were to be included.
- 7.5.4. There is evidence of poor and worsening affordability in Ingoldisthorpe. The demand for second homes is likely to have had an adverse effect on affordability for local people. There is a clear difference in the potential income between the private rented sector and holiday lets identified in the NA. The calculated average monthly cost of a holiday let in Ingoldisthorpe is £5,152 compared to the average monthly cost of a private rented dwelling of £1,108. This highlights a clear incentive for property owners to rent their properties as holiday lets as opposed to in the private rented sector.
- 7.5.5. AECOM suggest there may be cause to apply a Principal Residence Policy or similar in the NA. As this policy is developed, if new data becomes available (e.g. additional data sources quantifying levels of second home ownership), the group may wish to refine the policy to adapt to any changes in the scale of the market.

## 8. Next Steps

### 8.1. Recommendations for next steps

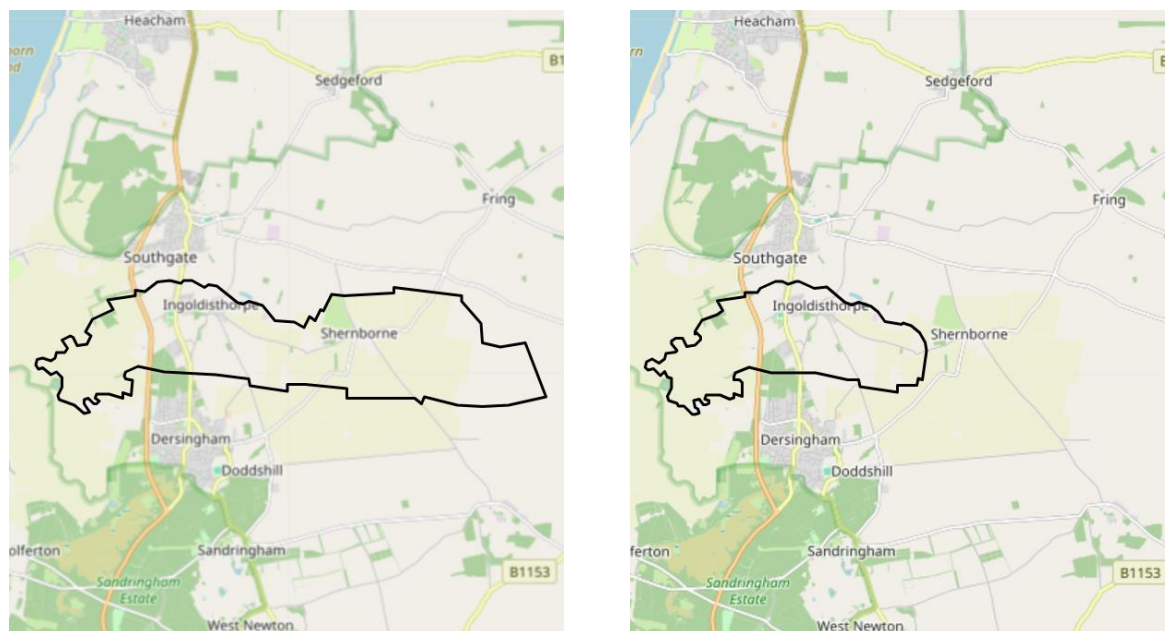
- 8.1.1. This Neighbourhood Plan housing needs assessment aims to provide Ingoldisthorpe Parish Council with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with BCKLWN with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
  - The views of BCKLWN;
  - The views of local residents;
  - The views of other relevant local stakeholders, including housing developers and estate agents; and
  - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by BCKLWN.
- 8.1.2. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
- 8.1.3. Bearing this in mind, it is recommended that the Ingoldisthorpe Parish Council should monitor carefully strategies and documents with an impact on housing policy produced by the Government, BCKLWN or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
- 8.1.4. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

# Appendix A : Assessment geography

- A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).
- A.2 It is not possible to exactly recreate the NA (see Main Report: Figure 2-1) using OAs in either 2011 or 2021 Census. Parish-level data is available for the 2011 Census, however, the boundary associated with “Ingoldisthorpe Parish” (GSS code: E04006326) for 2011, as indicated on the NOMIS website, does not align with the NA boundary. In contrast, whilst there is very limited Parish-level data for the 2021 Census, the boundary for Ingoldisthorpe is consistent with the NA boundary.
- A.3 Figure A - 1 provides a comparison of the parish boundaries associated with both relevant censuses. Although the 2021 boundary aligns exactly with the NA boundary it is not possible to use this data throughout the report as not all of the required datasets are available, the data is not comparable to 2011, and the relevant datasets are not all available in suitable detail. Furthermore, a mix of geographies cannot be used in this report as this would not allow for an accurate comparison between 2011 and 2021 data.

**Figure A - 1 Comparison of Parish-level boundaries for Census data**

[Ingoldisthorpe Parish for 2011 Census](#)      [Ingoldisthorpe Parish for 2021 Census](#)

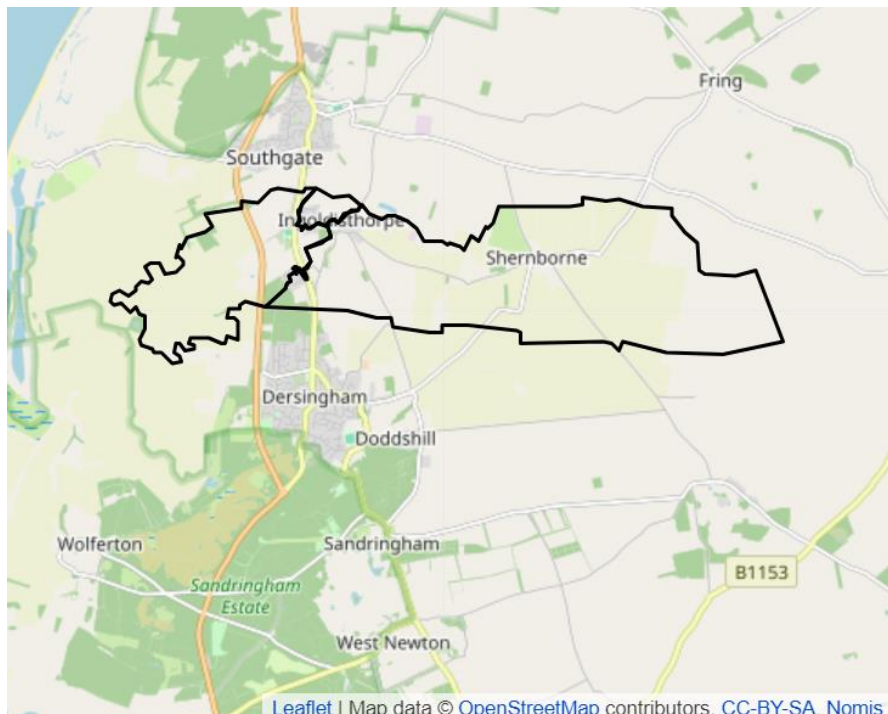


Source: NOMIS

- A.4 Figure A - 2 shows the proxy area which has been used for Census data throughout this report. This proxy area includes Ingoldisthorpe village and accurately follows the parish’s western boundary but extends further to the east, including the village of Shernborne. The proxy area equates to the following combination of OAs:

- E00135711
- E00135712
- E00135713

**Figure A - 2 Census Proxy Area**

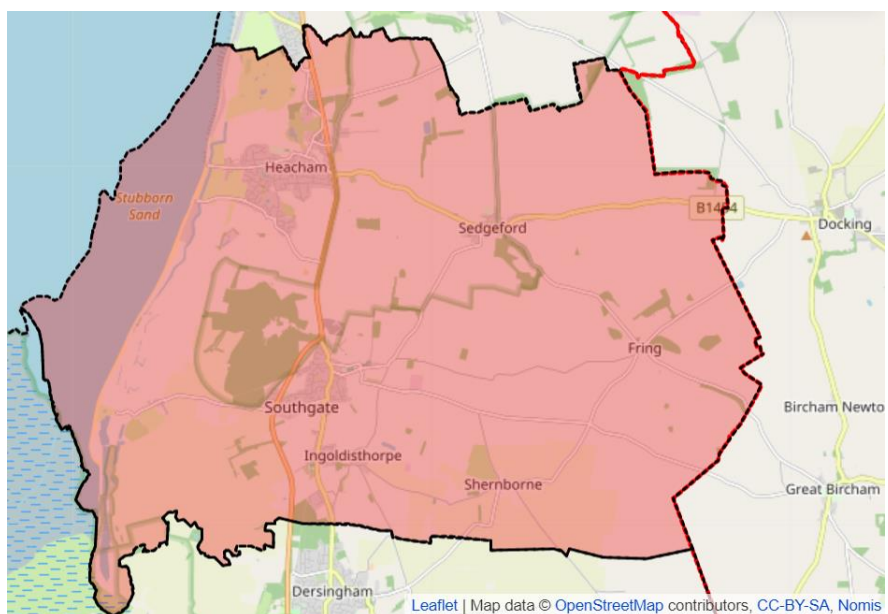


Source: NOMIS

A.5 Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant MSOA (Figure A - 1), in which the NA is located and which will need to serve as a proxy for it, is:

- E02005553: King's Lynn and West Norfolk 003

**Figure A - 1 Map of MSOA for Income Data**



Source: NOMIS

# Appendix B : Local Plan context

## Policies in the adopted local plan

B.1 Table B-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Ingoldisthorpe.

**Table B-1: Summary of relevant adopted policies in the adopted Local Plan for BCKLWN**

<b>Policy</b>	<b>Provisions</b>
Core Strategy	Defines the Borough’s settlement hierarchy through six tiers of settlements based on their role and function
CS02 The Settlement Hierarchy	<p>in the borough, as follows:</p> <ul style="list-style-type: none"> <li>• Sub-regional Centre (King’s Lynn including West Lynn and Gaywood);</li> <li>• Main Towns (Hunstanton and Downham Market);</li> <li>• Settlements adjacent to King’s Lynn and the Main Towns;</li> <li>• Key Rural Service Centres;</li> <li>• Rural Villages; and</li> <li>• Smaller Village and Hamlets.</li> </ul> <p>Ingoldisthorpe is identified as a Rural village.</p>
Core Strategy	Sets out the strategy for development in rural areas. This includes focus most new development in key rural service centres selected from the Settlement Hierarchy Policy CS02.
CS06 Development in Rural Areas	In the Rural Villages (as well as Smaller Villages and Hamlets) modest levels of development, as detailed in Policy CS09, will be permitted to meet local needs and maintain the vitality of these communities where this can be achieved in a sustainable manner. Sites may be allocated for affordable housing or exception housing in accordance with criteria to support the housing strategy.

Policy	Provisions
Core Strategy  CS09 Housing Distribution	<p data-bbox="456 241 1394 412">Stipulates a minimum of 16,500 new dwellings across the Borough over the period 2001 to 2026, (12,000 to 2021 and an additional 3,000 to maintain a 15 year supply from adoption date of the Core Strategy, anticipated 2011. The total also allows 10% for flexibility).</p> <p data-bbox="456 465 1394 712">Provision made for at least 1,280 new dwellings in total (with allocations for at least 215 new homes) in the rural villages. New housing allocations will be restricted solely to the provision of small scale infilling or affordable housing allocations or potential exceptions housing to meet the identified needs of the local community, and will be identified through the Site Allocations DPD.</p> <p data-bbox="456 775 1394 1021">In relation to type, size and tenure, housing proposals must take appropriate account of need identified in the most up to date strategic housing market assessment including appropriate provision for all sectors of the community i.e. elderly people or people with disabilities.</p> <p data-bbox="456 1084 1394 1240">The percentage of affordable housing which will be sought for on qualifying sites is 20% outside of the built up area of King’s Lynn. The thresholds over which affordable housing provision will be sought is sites of 0.165 of ha or 5 or more dwellings in rural areas.</p> <p data-bbox="456 1303 1394 1547">The policy recommends a Tenure mix of 70:30 Rented to ‘shared ownership’, subject to negotiation. 30% ‘shared ownership’ includes other forms of intermediate tenure, including intermediate rented. The policy also recognises the need to consider the exceptional provision of affordable housing (maintained in ‘perpetuity’) within the Rural Villages classification in Policy CS02.</p>
SADMP  G.52 Ingoldisthorpe (RV)	<p data-bbox="456 1576 1394 1783">On a population pro-rotta basis Ingoldisthorpe would receive an allocation of 8 new dwellings. However, in order to maximise the development potential of the preferred site and maximise affordable housing delivery, the number of dwellings allocated in Ingoldisthorpe is marginally increased to 10 dwellings.</p>
SADMP  Policy G52.1 Ingoldisthorpe	<p data-bbox="456 1809 1394 1926">Land opposite 143-161 Lynn Road, amounting to 0.7 hectare, as shown on the Policies Map, is allocated for residential development of at least 10 dwellings.</p>

Source: King’s Lynn & West Norfolk Borough Council

## Policies in the emerging local plan

B.2 Table B-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Ingoldisthorpe.

**Table B-2: Summary of relevant emerging policies in the emerging Local Plan for BCKLWN**

Policy	Provisions
MM5 Spatial Strategy and Settlement Hierarchy	<p>This strategic overarching policy summaries the development priorities for the Borough, including setting out the settlement hierarchy. Ingoldisthorpe is placed in Tier 5: Rural Villages.</p> <p>The policy identifies a Local Housing Need for the borough of 554 new homes per year, or 10,526 new homes over the 19 year plan period.</p> <p>It notes the housing need requirements for different areas, including 636 dwellings for Rural Villages over the Plan period (representing 5% of all housing growth), to be delivered through a combination of existing housing commitments and small allocations. Ingoldisthorpe is expected to contribute 32 dwellings towards the total figure for Rural Villages. This will comprise completions and commitments as of April 2024, with no allocations.</p>
MM6 Windfall Development	<p>This policy outlines the criteria for residential development both within and outside of defined development boundaries across various settlement tiers. In Tier 5 Rural Villages, residential development will not normally be supported outside development boundaries, unless allocated through the Local Plan or a Neighbourhood Plan. An exception applies to Tier 5 settlements with a housing requirement where no opportunities exist within development boundaries, and the Neighbourhood Plan lacks allocations. In these cases, small-scale development of up to 5 dwellings will be supported if necessary to meet the requirement.</p>
MM7 Neighbourhood Plans	<p>BCKLWN supports the production of Neighbourhood Plans in identifying appropriate, locally specific policies that are in general conformity with the strategic policies of this Local Plan.</p> <p>Where Neighbourhood Plans seek to plan for housing growth, they will be expected to plan for the minimum housing requirements. Ingoldisthorpe has a minimum net housing requirement of 2 dwellings.</p>



Policy	Provisions
LP28 Affordable Housing	<p>Corresponds with adopted Policy CS09 - Housing Distribution. The percentage of affordable housing which will be sought for on qualifying sites is 20% outside of the built up area of King's Lynn. The thresholds over which affordable housing provision will be sought is sites of 0.165 of ha or 5 or more dwellings in rural areas.</p> <p>Again 30% of all affordable homes should be affordable homes for ownership, requiring 25% First Homes and 5% shared ownership. This split can be adjusted where necessary to balance housing need and make schemes viable.</p>
LP29 Housing for the Elderly and Specialist Care	<p>Establishes criteria that elderly/specialist care housing will be required to meet. The policy seeks to prioritise such development in certain geographic areas which are considered to be more suitable than others (based upon the Settlement Hierarchy).</p>
LP30 Adaptable and Accessible Homes	<p>Establishes the following criteria to ensure that all new homes are designed and constructed in a way that enables them to be adaptable, so they can meet the changing needs of their occupants over their lifetime:</p> <ul style="list-style-type: none"> <li>• 40% of new homes must be built to meet requirement M4(2) of Part M of the Building Regulations: Category 2 for accessible and adaptable dwellings.</li> <li>• The encouragement, where practicable and viable, of dwellings on schemes involving major development being provided as wheelchair adaptable dwellings in accordance with the Building Regulations M4(3) standard: Category 3.</li> <li>• The Borough Council will require a minimum of 5% of the affordable housing contribution (new dwellings) on major housing developments to accord with Category M4(3) (wheelchair adaptability).</li> </ul>

Source: King's Lynn & West Norfolk Borough Council

## Appendix C : Affordability calculations

- C.1 This section outlines how the affordability thresholds discussed in the Affordability and Affordable Housing have been calculated.

### Market housing

- C.2 Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

### Market sales

- C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
- C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Ingoldisthorpe, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
- C.5 The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2023) = £261,000;
  - Purchase deposit at 10% of value = £26,100;
  - Value of dwelling for mortgage purposes = £234,900;
  - Divided by loan to income ratio of 3.5 = purchase threshold of £67,114.
- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £225,000, and the purchase threshold is therefore £87,996.
- C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records a total of 14 sales of new build properties in the NA since 2014. There were too few recent sales in the NA specifically to determine an accurate average for

the cost of new build housing in Ingoldisthorpe. It is, however, important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

- C.8 Therefore an estimate has been calculated by determining the uplift between terrace house prices<sup>23</sup> in 2023 across King's Lynn and West Norfolk and new build house prices in 2023 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2023 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £271,154 and purchase threshold of £87,996.
- C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across King's Lynn and West Norfolk in 2023. The median cost of new build dwellings in King's Lynn and West Norfolk was £400,000, with a purchase threshold of £102,857.

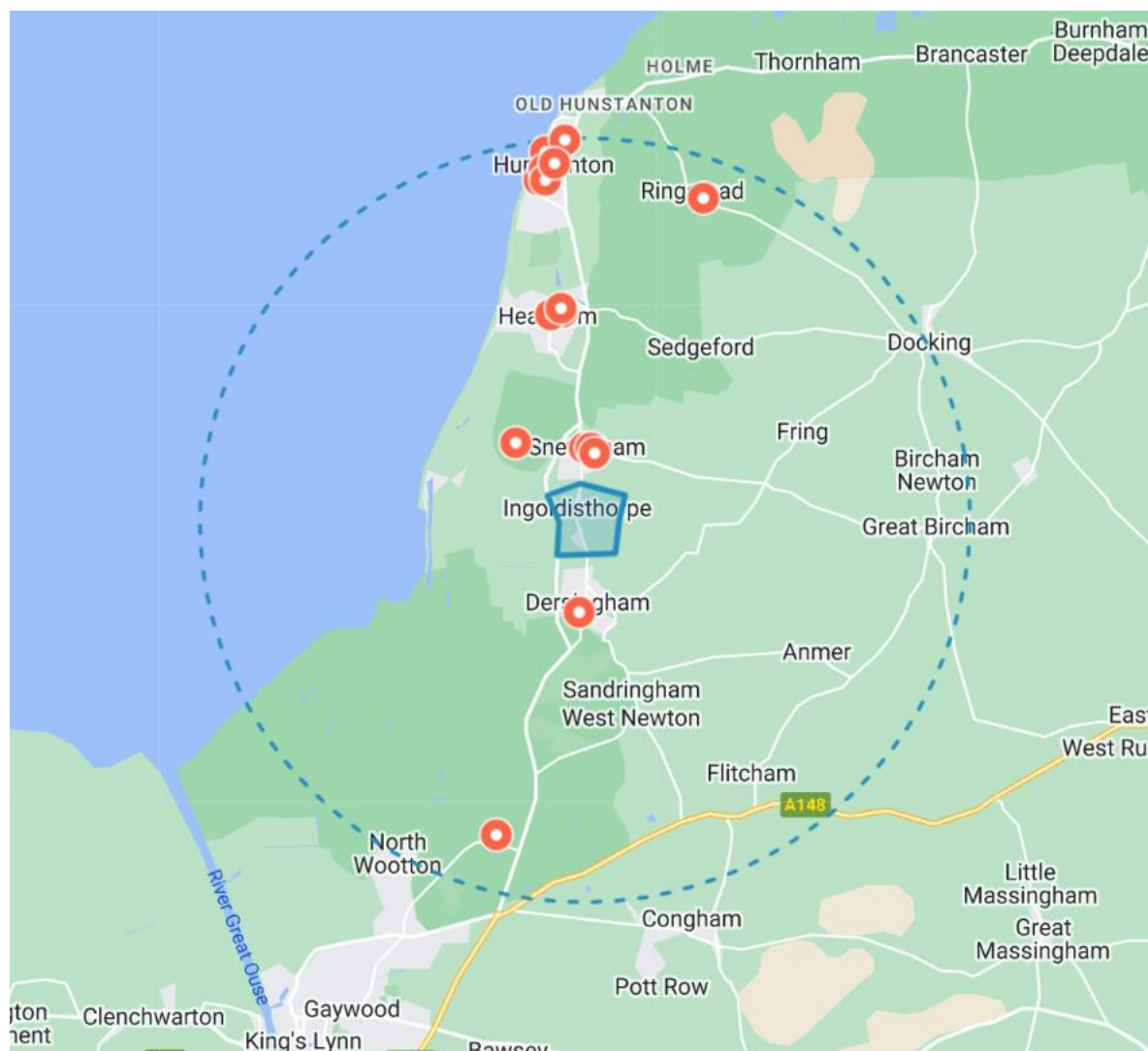
## **Private Rented Sector (PRS)**

- C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- C.11 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
- C.12 The property website [Rightmove.co.uk](https://www.rightmove.co.uk) shows rental values for property in the Neighbourhood Area. According to [Rightmove.co.uk](https://www.rightmove.co.uk), there were no properties available for rent in the NA at the time of search in October 2024. As such, an alternative rental search area needs to be selected that is a best-fit proxy for the Neighbourhood Area.
- C.13 Figure C- 1 shows the rental search area used to gather data for the private rent income threshold calculations. This area extends to a five-mile radius beyond the NA, covering adjacent rural area and the villages of Snettisham, Dersingham, and Heacham.

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<sup>23</sup> Considered representative of entry level properties

**Figure C- 1 Rental Search Area**



Source: Rightmove.co.uk

- C.14 According to Rightmove.co.uk, there were 16 properties for rent at the time of search in October 2024, with an average monthly rent of £1,108. There were 5 two-bed properties listed, with an average price of £919 per calendar month.
- C.15 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £919 x 12 = £11,028;
  - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £36,760.
- C.16 The calculation is repeated for the overall average to give an income threshold of £44,338.

## Affordable Housing

- C.17 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2024: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The First Homes was introduced in 2021

but is not included in the NPPF Annex 2 definitions. Each of the affordable housing tenures are considered below.

## Social rent

- C.18 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
- C.19 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Ingoldisthorpe. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for King’s Lynn and West Norfolk in Table C-1.
- C.20 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

**Table C-1: Social rent levels (£)**

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£72.94	£83.67	£91.91	£103.54	<b>£84.58</b>
Annual average	£3,793	£4,351	£4,779	£5,384	<b>£4,398</b>
Income needed	£12,643	£14,503	£15,931	£17,947	<b>£14,661</b>

Source: Homes England, AECOM Calculations

## Affordable rent

- C.21 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
- C.22 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
- C.23 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for King’s Lynn and West Norfolk. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.

C.24 Comparing this result with the average two bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 50% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

**Table C-2: Affordable rent levels (£)**

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£86.75	£105.34	£118.98	£134.21	<b>£108.72</b>
Annual average	£4,511	£5,478	£6,187	£6,979	<b>£5,653</b>
Income needed	£15,037	£18,259	£20,623	£23,263	<b>£18,845</b>

Source: Homes England, AECOM Calculations

## Affordable home ownership

C.25 Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

### Discounted Market Sale / First Homes

C.26 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.

C.27 First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);

- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.

C.28 The starting point for considering whether Discounted Market Sale / First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £271,154.

C.29 For the minimum discount of 30% the purchase threshold can be calculated as follows:

- Value of a new home (estimated NA new build entry-level) = £271,154;
- Discounted by 30% = £189,808;
- Purchase deposit at 10% of value = £18,981;
- Value of dwelling for mortgage purposes = £170,827;
- Divided by loan to income ratio of 3.5 = purchase threshold of £48,808.

C.30 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £41,835 and £34,863 respectively.

C.31 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. Likewise, all the discounted prices are lower than the £250,000 initial sale price cap applied to this product.

C.32 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a two bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m<sup>24</sup>) would be around £122,500. This cost excludes any land value or developer profit. The discount value at 50% is £135,577, which may raise some viability concerns.

C.33 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical discounted market sale property/First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking these properties in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

**Table C-3: Discount on sale price required for households to afford**

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	45%	73%	47%
NA estimated new build entry-level house price	47%	74%	49%
NA entry-level house price	36%	69%	38%
LA median new build house price	64%	83%	65%

Source: Land Registry PPD; ONS MSOA total household income

<sup>24</sup> It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

## Shared ownership

- C.34 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
- C.35 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
- C.36 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
- C.37 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £271,154 is £67,788;
  - A 10% deposit of £6,779 is deducted, leaving a mortgage value of £61,010;
  - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £17,431;
  - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £205,365;
  - The estimated annual rent at 2.5% of the unsold value is £5,084;
  - This requires an income of £16,947 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
  - The total income required is £34,378 (£17,431 plus £16,947).
- C.38 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £27,309 and £46,161 respectively. All of the income thresholds calculated here for Shared Ownership are below the £80,000 cap, above which households are not eligible.



## **Rent to Buy**

- C.39 Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

# Appendix D : Affordable Housing need and policy

## Affordable Housing estimates

- D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,<sup>25</sup> an estimate of the total need for affordable rented housing in Ingoldisthorpe over the Neighbourhood Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.
- D.2 It should also be noted that figures in Table D-1 are largely dependent on information provided by BCKLWN in its capacity as manager of the local housing waiting list.

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<sup>25</sup> Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

**Table D-1: Estimate of need for Affordable Housing for rent in Ingoldisthorpe**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current households in need	4	Latest waiting list data available from Borough Council of King's Lynn & West Norfolk (October 2024) for people with an address in the NA.
1.2 Per annum	<b>0.27</b>	Step 1.1 divided by the plan period to produce an annualised figure.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	28.06	MHCLG 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	6.74%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	5	2021 Census social rented occupancy
2.2.2 Number of private renters on housing benefits	19.06	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	1.89	Step 2.1 x Step 2.2.
2.4 Per annum	<b>0.13</b>	Step 2.3 divided by plan period.
<b>STAGE 3: TURNOVER OF AFFORDABLE HOUSING</b>		
3.1 Supply of social/affordable re-lets (including transfers) %	3%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	<b>0.15</b>	Step 3.1 x NA social rented stock (2.2.1).
<b>NET SHORTFALL OF RENTED UNITS PER ANNUM</b>		
Overall shortfall per annum	<b>0.24</b> (0.243)	Step 1.2 + Step 2.4 - Step 3.2

Source: AECOM model, using Census 2011, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency. Figures may not sum due to rounding.

D.3 Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Ingoldisthorpe. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

D.4 There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home

ownership<sup>26</sup>. No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

**Table D-2: Estimate of the potential demand for affordable housing for sale in Ingoldisthorpe**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current number of renters in NA	62	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	30.75%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	19.06	Step 1.1 x Step 1.2.
1.4 Current need (households)	32.20	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. <sup>27</sup>
1.5 Per annum	<b>2.15</b>	Step 1.4 divided by plan period.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	28.06	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	7.73%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	2.17	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	<b>0.14</b>	Step 2.3 divided by plan period.
<b>STAGE 3: SUPPLY OF AFFORDABLE HOUSING</b>		
3.1 Supply of affordable housing	0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	-	Step 3.1 x 5% (assumed rate of resale).
<b>NET SHORTFALL PER ANNUM</b>		
Overall shortfall per annum	<b>2.29</b> (2.292)	(Step 1.5 + Step 2.4) - Step 3.2.

Source: AECOM model, using Census 2011, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency.

<sup>26</sup> <http://www.ipsos-mori-generations.com/housing.html>

<sup>27</sup> The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

- D.5 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).
- D.6 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

## Affordable housing policy

- D.7 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

**Table D-3: Wider considerations in developing Affordable Housing mix policy**

Consideration	Local Evidence
<p><b>A. Evidence of need for Affordable Housing:</b></p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 0.24 units of affordable rented housing and 2.29 units of affordable home ownership homes per annum over the Neighbourhood Plan period.</p> <p>The Borough-level HNA, however, implies a need 0.70 units of affordable rented housing and 0.40 units of affordable home ownership homes per annum over the Neighbourhood Plan period.</p> <p>The relationship between the HNA figures suggests that Ingoldisthorpe has a relatively lower need for affordable rented housing and a greater need for affordable home ownership options, compared to the borough-wide context.</p> <p>Both forms of Affordable Housing can be valuable in meeting the needs of people on various incomes. However, only the cheapest tenure of affordable home ownership (Shared Ownership at 10%) appears to be attainable for those on average incomes.</p>

<p><b>B. Can Affordable Housing needs be met in full?</b></p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>It is unclear how much new Affordable Housing will be built during the Neighborhood Plan period given the lack of specific allocations or targets from the Borough Council.</p> <p>It is therefore difficult to calculate whether the volume of new residential development expected in future is capable of meeting the affordable housing needs identified here (assuming compliance with the Borough's policy for 20% of homes on most sites to be affordable).</p> <p>In this context of uncertain or limited known future supply, it may be prudent to prioritise affordable rented housing for those with the most acute and urgent needs.</p>
<p><b>C. Government policy (eg NPPF) requirements:</b></p> <p>There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.</p>	<p>Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.</p>
<p><b>D. Local Plan policy:</b></p>	<p>The emerging Local Plan seeks a tenure split of 70% affordable rent and 30% affordable home ownership (25% First Homes and 5% shared ownership).</p>
<p><b>E. Viability:</b></p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.</p>

<p><b>F. Funding:</b></p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The Ingoldisthorpe Parish Council may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p><b>G. Existing tenure mix in Ingoldisthorpe:</b></p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>Evidence suggests there is limited Affordable Housing within the NA at present, with only 7 social rented and 0 shared ownership properties recorded in the 2021 Census.</p>
<p><b>H. Views of registered providers:</b></p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the NA. The funding arrangements available to housing associations will determine rent levels.</p>
<p><b>I. Wider policy objectives:</b></p>	<p>The Ingoldisthorpe Parish Council may wish to take account of broader policy objectives for Ingoldisthorpe and/or the wider borough. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

# Appendix E : Specialist housing for older people

## Background data tables

Table E - 1 Tenure and mobility limitations of those aged 65+ in Ingoldsthorpe, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
	Count	Percentage	Count	Percentage	Count	Percentage
<b>All categories</b>	<b>84</b>	<b>10.0%</b>	<b>131</b>	<b>15.7%</b>	<b>621</b>	<b>74.3%</b>
<b><i>Owned Total</i></b>	<b>73</b>	<b>10.4%</b>	<b>117</b>	<b>16.6%</b>	<b>513</b>	<b>73.0%</b>
Owned outright	59	13.7%	99	23.0%	273	63.3%
Owned (mortgage) or shared ownership	14	5.1%	18	6.6%	240	88.2%
<b><i>Rented Total</i></b>	<b>11</b>	<b>8.3%</b>	<b>14</b>	<b>10.5%</b>	<b>108</b>	<b>81.2%</b>
Social rented	5	23.8%	0	0.0%	16	76.2%
Private rented or living rent free	6	5.4%	14	12.5%	92	82.1%

Source: DC3408EW Health status

## HLIN calculations

Table E - 2 Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

FORM OF PROVISION	ESTIMATE OF DEMAND PER THOUSAND OF THE RELEVANT 75+ POPULATION
Conventional sheltered housing to rent	60
Leasehold sheltered housing	120
Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) <sup>36</sup>	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: Housing LIN SHOP Toolkit



E.1 As Table 6-1 in the main report shows, Ingoldisthorpe is forecast to see an increase of 78 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent =  $60 \times 0.075 = 5$
- Leasehold sheltered housing =  $120 \times 0.075 = 9$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale)  
=  $20 \times 0.075 = 1.55$
- Extra care housing for rent =  $15 \times 0.075 = 1.16$
- Extra care housing for sale =  $30 \times 0.075 = 2.33$
- Housing based provision for dementia =  $6 \times 0.075 = 0.47$

# Appendix F : Housing Needs Assessment

## Glossary

### **Adoption**

This refers to the final confirmation of a local plan by a local planning authority.

### **Affordability**

The terms 'affordability' and 'affordable housing' have different meanings. 'Affordability' is a measure of whether housing may be afforded by certain groups of households. 'Affordable housing' refers to particular products outside the main housing market.

### **Affordability Ratio**

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio =  $\text{£}200,000/\text{£}25,000 = 8$ , (the house price is 8 times income).

### **Affordable Housing (NPPF Definition)**

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) Social Rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.

b) Other affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

c) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

### **Affordable rented housing**

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods<sup>28</sup>.

### **Age-Restricted General Market Housing**

A type of housing which is generally for people aged 55 and over and active older people. It may include some shared amenities such as communal gardens but does not include support or care services.

### **Annual Monitoring Report**

A report submitted to the Government by local planning authorities assessing progress with and the effectiveness of a Local Development Framework.

### **Basic Conditions**

The Basic Conditions are the legal tests that are considered at the examination stage of neighbourhood development plans. They need to be met before a plan can progress to referendum.

### **Backlog need**

The backlog need constitutes those households who are eligible for Affordable Housing, on account of homelessness, over-crowding, concealment or affordability, but who are yet to be offered a home suited to their needs.

### **Bedroom Standard<sup>29</sup>**

The bedroom standard is a measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence). The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends to produce higher levels

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<sup>28</sup> The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

<sup>29</sup> See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

### **Co-living**

Co-living denotes people who do not have family ties sharing either a self-contained dwelling (i.e., a 'house share') or new development akin to student housing in which people have a bedroom and bathroom to themselves, but share living and kitchen space with others. In co-living schemes each individual represents a separate 'household'.

### **Community-led developments (NPPF definition)**

A development taken forward by, or with, a not-for-profit organisation, that is primarily for the purpose of meeting the needs of its members or the wider local community, rather than being a primarily commercial enterprise. The organisation should be created, managed and democratically controlled by its members, and membership of the organisation should be open to all beneficiaries and prospective beneficiaries of that organisation. It may take any one of various legal forms including a co-operative society, community benefit society and company limited by guarantee. The organisation should own, manage or steward the development in a manner consistent with its purpose, potentially through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the community should be clearly defined and consideration given to how those benefits can be protected over time, including in the event of the organisation being wound up.

### **Community Right to Build Order**

A community right to build order is a special kind of neighbourhood development order, granting planning permission for small community development schemes, such as housing or new community facilities. Local community organisations that meet certain requirements or parish/town councils are able to prepare community right to build orders. The NPPF 2024 specifically defines it as follows: An Order made by the local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a site specific development proposal or classes of development.

### **Concealed Families (Census definition)<sup>30</sup>**

The 2011 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

### **Equity Loans/Shared Equity**

An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10% of the sale cost

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<sup>30</sup> See [http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776\\_350282.pdf](http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf)

(£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

### **Extra Care Housing or Housing-With-Care**

Housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24 hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

### **Fair Share**

'Fair share' is an approach to determining housing need within a given geographical area based on a proportional split according to the size of the area, the number of homes in it, or its population.

### **First Homes**

First Homes is another form of discounted market housing which will provide a discount of at least 30% on the price of new homes, introduced in 2021. These homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. A more detailed explanation of First Homes and its implications is provided in the main body of the HNA.

### **Habitable Rooms**

The number of habitable rooms in a home is the total number of rooms, excluding bathrooms, toilets and halls.

### **Household Reference Person (HRP)**

The concept of a Household Reference Person (HRP) was introduced in the 2001 Census (in common with other government surveys in 2001/2) to replace the traditional concept of the head of the household. HRPs provide an individual person within a household to act as a reference point for producing further derived statistics and for characterising a whole household according to characteristics of the chosen reference person.

### **Housing Market Area**

A housing market area is a geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work. It might be the case that housing market areas overlap.

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning authorities should work with all the other constituent authorities under the duty to cooperate.

## **Housing Need (NPPG 2024 definition)**

Housing need is an unconstrained assessment of the minimum number of homes needed in an area. Assessing housing need is the first step in the process of deciding how many homes need to be planned for. It should be undertaken separately from assessing land availability, establishing a housing requirement figure and preparing policies to address this such as site allocations.

## **Housing Needs Assessment**

A Housing Needs Assessment (HNA) is an assessment of housing needs at the Neighbourhood Area level.

## **Housing Products**

Housing products simply refers to different types of housing as they are produced by developers of various kinds (including councils and housing associations). Housing products usually refers to specific tenures and types of new build housing.

## **Housing Requirement (NPPF 2024 Definition)**

The housing requirement is the minimum number of homes that a plan seeks to provide during the plan period. Once local housing need has been assessed, as set out in this guidance, authorities should then make an assessment of the amount of new homes that can be provided in their area. This should be justified by evidence on land availability, constraints on development and any other relevant matters.

## **Housing Size (Census Definition)**

Housing size can be referred to either in terms of the number of bedrooms in a home (a bedroom is defined as any room that was intended to be used as a bedroom when the property was built, any rooms permanently converted for use as bedrooms); or in terms of the number of rooms, excluding bathrooms, toilets halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between more than one household, for example a shared kitchen, are not counted.

## **Housing Type (Census Definition)**

This refers to the type of accommodation used or available for use by an individual household (i.e. detached, semi-detached, terraced including end of terraced, and flats). Flats are broken down into those in a purpose-built block of flats, in parts of a converted or shared house, or in a commercial building.

## **Housing Tenure (Census Definition)**

Tenure provides information about whether a household rents or owns the accommodation that it occupies and, if rented, combines this with information about the type of landlord who owns or manages the accommodation.

## **Income Threshold**

Income thresholds are derived as a result of the annualisation of the monthly rental cost and then asserting this cost should not exceed 35% of annual household income.

## **Intercensal Period**

This means the period between the last two Censuses, i.e. between years 2001 and 2011.

## **Intermediate Housing**

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as 'low-cost market' housing, may not be considered as affordable housing for planning purposes.

## **Life Stage modelling**

Life Stage modelling is forecasting need for dwellings of different sizes by the end of the Neighbourhood Plan period on the basis of changes in the distribution of household types and key age brackets (life stages) within the NA. Given the shared behavioural patterns associated with these metrics, they provide a helpful way of understanding and predicting future community need. This data is not available at neighbourhood level so LPA level data is employed on the basis of the NA falling within its defined Housing Market Area.

## **Life-time Homes**

Dwellings constructed to make them more flexible, convenient adaptable and accessible than most 'normal' houses, usually according to the Lifetime Homes Standard, 16 design criteria that can be applied to new homes at minimal cost: <http://www.lifetimehomes.org.uk/>. Lifetime Homes standards have been broadly wrapped up into the M4(2) optional building regulations standards which relate to accessibility and adaptability of dwellings.

## **Life-time Neighbourhoods**

Lifetime neighbourhoods extend the principles of Lifetime Homes into the wider neighbourhood to ensure the public realm is designed in such a way to be as inclusive as possible and designed to address the needs of older people, for example providing more greenery and more walkable, better connected places.

## **Local Development Order**

An Order made by a local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a specific development proposal or classes of development.

## **Local Enterprise Partnership**

A body, designated by the Secretary of State for Communities and Local Government, established for the purpose of creating or improving the conditions for economic growth in an area.

## **Local housing need (NPPF definition)**

The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing strategic policies only, this may be calculated using a justified alternative approach as provided for in paragraph 60 of this Framework).

## **Local Planning Authority**

The public authority whose duty it is to carry out specific planning functions for a particular area. All references to local planning authority apply to the District Council, London Borough Council, County Council, Broads Authority, National Park Authority or the Greater London Authority, to the extent appropriate to their responsibilities.

## **Local Plan**

This is the plan for the future development of the local area, drawn up by the local planning authority in consultation with the community. In law this is described as the development plan documents adopted under the Planning and Compulsory Purchase Act 2004. Current core strategies or other planning policies form part of the Local Plan and are known as 'Development Plan Documents' (DPDs).

## **Lower Quartile**

The bottom 25% value, i.e. of all the properties sold, 25% were cheaper than this value and 75% were more expensive. The lower quartile price is used as an entry level price and is the recommended level used to evaluate affordability; for example for first time buyers.

## **Lower Quartile Affordability Ratio**

The Lower Quartile Affordability Ratio reflects the relationship between Lower Quartile Household Incomes and Lower Quartile House Prices, and is a key indicator of affordability of market housing for people on relatively low incomes.

## **Market Housing**

Market housing is housing which is built by developers (which may be private companies or housing associations, or Private Registered Providers), for the purposes of sale (or rent) on the open market.

## **Mean (Average)**

The mean or the average is, mathematically, the sum of all values divided by the total number of values. This is the more commonly used "average" measure as it includes all values, unlike the median.

## **Median**

The middle value, i.e. of all the properties sold, half were cheaper and half were more expensive. This is sometimes used instead of the mean average as it is not subject to skew by very large or very small statistical outliers.



## **Median Affordability Ratio**

The Lower Quartile Affordability Ratio reflects the relationship between Median Household Incomes and Median House Prices and is a key indicator of affordability of market housing for people on middle-range incomes.

## **Mortgage Ratio**

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years<sup>31</sup>, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

## **Neighbourhood Development Order (NDO)**

An NDO will grant planning permission for a particular type of development in a particular area. This could be either a particular development, or a particular class of development (for example retail or housing). A number of types of development will be excluded from NDOs, however. These are minerals and waste development, types of development that, regardless of scale, always need Environmental Impact Assessment, and Nationally Significant Infrastructure Projects.

## **Neighbourhood plan**

A plan prepared by a Parish or Town Council or Neighbourhood Forum for a particular neighbourhood area (made under the Planning and Compulsory Purchase Act 2004).

## **Older People**

People over retirement age, including the active, newly-retired through to very frail older people, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.

## **Output Area/Lower Super Output Area/Middle Super Output Area**

An output area is the lowest level of geography for publishing statistics, and is the core geography from which statistics for other geographies are built. Output areas were created for England and Wales from the 2001 Census data, by grouping a number of households and populations together so that each output area's population is roughly the same. 175,434 output areas were created from the 2001 Census data, each containing a minimum of 100 persons with an average of 300 persons. Lower Super Output Areas consist of higher geographies of between 1,000-1,500 persons (made up of a number of individual Output Areas) and Middle Super Output Areas are higher than this, containing between 5,000 and 7,200 people, and made up of individual Lower Layer Super Output Areas. Some statistics are only available down to Middle Layer Super Output Area level, meaning that they are not available for individual Output Areas or parishes.

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<sup>31</sup> See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

## **Overcrowding**

There is no single agreed definition of overcrowding, however, utilising the Government's bedroom standard, overcrowding is deemed to be in households where there is more than one person in the household per room (excluding kitchens, bathrooms, halls and storage areas). As such, a home with one bedroom and one living room and one kitchen would be deemed overcrowded if three adults were living there.

## **Planning Condition**

A condition imposed on a grant of planning permission (in accordance with the Town and Country Planning Act 1990) or a condition included in a Local Development Order or Neighbourhood Development Order.

## **Planning Obligation**

A legally enforceable obligation entered into under section 106 of the Town and Country Planning Act 1990 to mitigate the impacts of a development proposal.

## **Purchase Threshold**

Purchase thresholds are calculated by netting 10% off the entry house price to reflect purchase deposit. The resulting cost is divided by 3.5 to reflect the standard household income requirement to access mortgage products.

## **Proportionate and Robust Evidence**

Proportionate and robust evidence is evidence which is deemed appropriate in scale, scope and depth for the purposes of neighbourhood planning, sufficient so as to meet the Basic Conditions, as well as robust enough to withstand legal challenge. It is referred to a number of times in the PPG and its definition and interpretation relies on the judgement of professionals such as Neighbourhood Plan Examiners.

## **Private Rented**

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living "rent free". Around 20% of the private rented sector are in this category, which will have included some benefit claimants whose housing benefit at the time was paid directly to their landlord. This could mean people whose rent is paid by their employer, including some people in the armed forces. Some housing association tenants may also have been counted as living in the private rented sector because of confusion about what a housing association is.

## **Retirement Living or Sheltered Housing**

Housing for older people which usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24 hour on-site assistance (alarm) and a warden or house manager.

## **Residential Care Homes and Nursing Homes**

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

## **Rightsizing**

Households who wish to move into a property that is a more appropriate size for their needs can be said to be rightsizing. This is often used to refer to older households who may be living in large family homes but whose children have left, and who intend to rightsize to a smaller dwelling. The popularity of this trend is debatable as ties to existing communities and the home itself may outweigh issues of space. Other factors, including wealth, health, status and family circumstance also need to be taken into consideration, and it should not be assumed that all older households in large dwellings wish to rightsize.

## **Rural Exception Sites**

Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable dwellings without grant funding.

## **Shared Ownership**

Housing where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75% (though this was lowered in 2021 to a minimum of 10%), and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level

## **Sheltered Housing<sup>32</sup>**

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bed roomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the

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<sup>32</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

### **Strategic Housing Land Availability Assessment**

A Strategic Housing Land Availability Assessment (SHLAA) is a document prepared by one or more local planning authorities to establish realistic assumptions about the availability, suitability and the likely economic viability of land to meet the identified need for housing over the Neighbourhood Plan period. SHLAAs are sometimes also called LAAs (Land Availability Assessments) or HELAAs (Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

### **Strategic Housing Market Assessment (NPPF Definition)**

A Strategic Housing Market Assessment (SHMA) is a document prepared by one or more local planning authorities to assess their housing needs under the 2012 version of the NPPF, usually across administrative boundaries to encompass the whole housing market area. The NPPF makes clear that SMAs should identify the scale and mix of housing and the range of tenures the local population is likely to need over the Neighbourhood Plan period. Sometimes SMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

### **Specialist Housing for Older People**

Specialist housing for Older People, sometimes known as specialist accommodation for older people, encompasses a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups (usually 55+ or 65+). This could include residential institutions, sometimes known as care homes, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services. This housing can be provided in a range of tenures (often on a rented or leasehold basis).

### **Social Rented Housing**

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.<sup>33</sup>

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<sup>33</sup> See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

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